



2000 Annual Report



## OUR MISSION

*Provide the highest-quality state supervision of commercial banks, credit unions, savings associations, industrial banks, foreign banks, trust companies, business and industrial development corporations, transmitters of money abroad and issuers of travelers checks and payment instruments.*





**GRAY DAVIS**  
Governor

Department of Alcoholic Beverage Control  
Department of Corporations  
Department of Financial Institutions  
California Highway Patrol  
California Housing Finance Agency  
Department of Housing & Community Development  
Department of Managed Health Care

STATE OF CALIFORNIA



**MARIA CONTRERAS-SWEET**  
Secretary

Department of Motor Vehicles  
Office of the Patient Advocate  
Department of Real Estate  
Office of Real Estate Appraisers  
Stephen P. Teale Data Center  
Office of Traffic Safety  
Department of Transportation

## BUSINESS, TRANSPORTATION AND HOUSING AGENCY

### TO THE COMMUNITIES OF CALIFORNIA'S FINANCIAL INSTITUTIONS

Throughout the years, California's financial institutions have helped millions of people go to college, start a family business, and realize the American dream of homeownership. Our financial institutions have had a significant impact on our quality of life and the state's economy.

As the Secretary of the Business, Transportation and Housing Agency, I am delighted to report that California's financial industry continues to maintain a reputation of safety and soundness — a reputation strengthened by the Department of Financial Institutions (DFI).

Today, DFI is regarded around the country as a leading regulator and supervisor. DFI promotes the safety and soundness of the financial institutions it licenses, which range from banks and credit unions to companies that transmit funds from California to countries around the world. DFI has had a positive impact on the state's business climate.

I look forward to working with the state's financial community this year and into the future. Together we can continue to build on the success we have achieved.

Sincerely,

  
MARIA CONTRERAS-SWEET  
Secretary







STATE OF CALIFORNIA  
BUSINESS, TRANSPORTATION AND HOUSING AGENCY

**DEPARTMENT OF FINANCIAL INSTITUTIONS**

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GRAY DAVIS, Governor  
MARIA CONTRERAS-SWEET, Secretary



Governor Gray Davis  
Members of the California Legislature

Dear Governor Davis and Members of the Senate and Assembly:

On behalf of the Department of Financial Institutions (DFI), I am pleased to present DFI's Fourth Annual Report for Calendar Year 2000.

The DFI Annual Report contains financial and statistical data compiled from Reports of Condition and Income and other regulatory reports submitted to this office, as well as highlights of the Department's activities and achievements.

DFI remains committed to providing California with safe and sound financial institutions which serve the convenience and needs of the public.

The 2000 Report is also available on the DFI Web site at [www.dfi.ca.gov](http://www.dfi.ca.gov) as a convenience to the public and to the financial services industry.

Sincerely,

A handwritten signature in cursive script, reading "Donald R. Meyer", is written over the typed name.

DONALD R. MEYER  
Commissioner







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*"Know ye that on the right hand of the Indies  
there is an island called California...very close  
to Terrestrial Paradise."*

*—Las sergas de Esplandian, Garcia Ordóñez de Montalvo.*





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## Commissioner's Comments

*I am pleased to present the 2000 Annual Report of the California Department of Financial Institutions (DFI). The 2000 Annual Report celebrates California's sesquicentennial—the 150th anniversary of statehood in 1850. In the century and a half since cowhides were known as “California banknotes”, the state's economy has experienced numerous ups and downs. However, each time it has gone through a down cycle it has emerged stronger and better. The Panic of 1877 led to the formation of the state's first financial institution regulator—the Board of Bank Commissioners—in the following year. In 1909, the State Banking Department succeeded the Board as a direct consequence of the Panic of 1907. The DFI was created in 1997 to place all depository financial institutions under one regulatory authority. As a leading regulator in the financial services industry, our mission is to provide California with safe and sound financial institutions serving the convenience and needs of the public.*

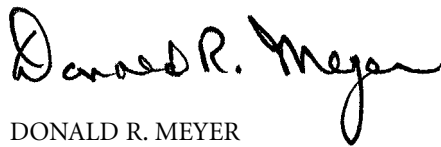
*DFI continues to become more efficient and effective by providing new and improved services and delivering self-service in new places. We provide a one-stop source of information through our Web site, [www.dfi.ca.gov](http://www.dfi.ca.gov) that includes information about what we do and how we can help you, information on our licensees, financial institution laws and regulations, community programs, current events, financial literacy, job opportunities and more. We are constantly enhancing and expanding our Web site. Some recent improvements include making consumer complaint forms available online and a Community Page that highlights the activities of state-chartered financial institutions—specifically those that are meeting the needs of their communities in creative and meaningful ways, such as opening a branch in an underserved area or providing special programs. In 2001 the Department's Web site will undergo a redesign in order to be compatible with the state's new portal design to ensure a consistent experience for users of the state's Web sites. Other enhancements we have made include new consumer education publications and an improved 800 number to assist consumers in filing complaints.*

*Starting in 2001, we initiated a new public information function at the DFI. The goal of this activity is to improve public awareness through outreach and partnerships with organizations that have an interest in promoting financial literacy and preventing unfair consumer practices. Opportunities exist to help more Californians realize the American dream of buying their own home, save for their children's education, use credit wisely, manage debt and learn how to make informed decisions about financial services.*

*Since I was appointed by Governor Gray Davis in April 2000, we have worked hard to fill vacancies with the goal of maintaining a highly motivated, skilled and knowledgeable workforce. DFI's vacancy rate was almost 20 percent when I took office. Today, the Department is almost fully staffed, making us better equipped to meet our statutory examination requirements and to carry out our mission of serving the people of the State of California. In addition, we made gains in workforce diversity and were commended for our efforts in a letter from Secretary Maria Contreras-Sweet of the Business, Transportation and Housing Agency.*

*At the end of 2000, robust job growth, strong gains in the building construction industry and low mortgage rates combined to strengthen the state's economy. The performance of the financial services industry reflected the vigorous economic conditions that prevailed at yearend. The average capital to asset ratio for state-chartered commercial banks was 10.1 percent and the average return on assets was 1.23 percent as of yearend 2000. California's state-chartered credit unions had a capital to asset ratio of 10.3 percent, and a return on average assets of 1.16 percent.*

*California's financial service providers are a microcosm of the strength and diversity of the state's economy as a whole. As Commissioner of Financial Institutions, I am committed to ensuring their continuing safety and soundness.*



DONALD R. MEYER

March, 2001



## Department Activities

The Department of Financial Institutions (DFI) has two critical missions. First, to assure that existing licensees are operated in a safe and sound manner, in compliance with all state and federal statutes; and secondly, reviewing and approving applications to establish new financial services firms to assure an adequate level and diversity of services to the public.

## Administrative Changes

The year 2000 brought several changes to key administrative positions within the Department. On April 4, 2000, Governor Gray Davis appointed Donald R. Meyer Commissioner of Financial Institutions. Mr. Meyer is an attorney, with an extensive banking background.

Chief Deputy Commissioner Jan Lynn Owen resigned effective July 1, 2000. Ms. Owen was Acting Commissioner until the appointment of Mr. Meyer. Ms. Owen was succeeded by Carol Chesbrough. Ms. Chesbrough, an attorney, has over 20 years of state government experience managing large and complex programs.

General Counsel James F. Carrig retired effective July 1, 2000. Mr. Carrig spent 34 years with DFI and its predecessor, the State Banking Department. On September 18, 2000, Rosemarie Oda was named General Counsel for DFI. Ms. Oda previously served as District Counsel for the San Francisco Office of the Comptroller of the Currency.

Elizabeth Dooley was appointed Deputy Commissioner of Credit Unions on October 31, 2000. Ms. Dooley is an attorney, and was previously employed by the California Credit Union League.

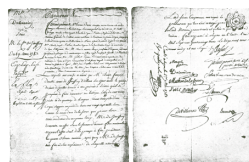
Chief Administrative Officer Phyllis Garrett retired after serving 25 years with DFI and its predecessor the State Banking Department. John Connell was appointed Chief Administrative Officer effective November 1, 2000. Mr. Connell brings 23 years of management experience in state government.

## Issues and Events

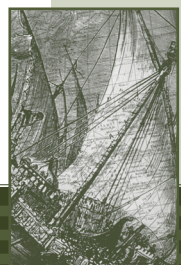
The Department has begun several internal projects to enhance operational capabilities. In March, the process of developing a five-year strategic plan was introduced. Licensees were invited to provide input into the process.

In June, three internal task forces were established. The Internet Financial Institution Task Force dealt with Internet issues of the Department and its licensees; the Consumer Information Task Force will recommend policy and procedures for the consumer function; and the International Banking Task Force will represent the Department externally in international banking issues. An additional task force was created in September to gather information and to discuss issues relating to transmitters of money abroad.

California first appears in the diary of an adventurer connected with Francisco de Ulloa.



Juan Rodriguez Cabrillo voyage sights & records the California coast.



1539

1542-43

*California discovered.*

The Department published its view on collateral dependent lending in August. All loans and leases originated, or purchased from third parties, must have a clearly defined source of repayment. Although taking real or personal property as secondary support for a credit may be a prudent practice, collateral protection is not a substitute for a defined source of repayment.

Early in the year the Department formalized an extensive delegation of authority. The delegation to appropriate level staff will streamline the decision making process and provide more responsive service to licensees.

The Personnel Services Unit of the Department placed emphasis on recruiting and hiring new examiners and filling other vacant positions. A total of 42 vacant positions were filled by year-end. Several positive steps were implemented in our effort to recruit the best and brightest candidates, including: entry level qualifications were revised to require a specific business related degree; DFI was granted a continuous testing plan for examiners; testing and interview time has been minimized; tests are now scheduled around graduation dates and openings are posted on the DFI Web site as well as the State Personnel Board site.

During the year Commissioner Meyer participated in a Greenlining Institute — Federal Reserve Bank government-corporate-community leadership meeting to discuss predatory lending practices. Department staff attended subsequent meetings on predatory lending and payday loans.

The Commissioner also participated in an emergency meeting called by the Greenlining Institute to discuss ChexSystems, a service that provides financial institutions with lists of checking account customers who have overdrawn their account. Financial institutions use the service to determine whether or not to grant a checking account to potential customers. State and federal regulatory officials met with financial institutions to discuss their policies for refusing to open a checking account. The financial institutions committed to a thorough review of their policies.

On July 28, Governor Davis approved AB 2866, which became effective January 1, 2001. This bill designates the Commissioner of Financial Institutions as the Administrator of the Local Agency Security Program replacing the State Treasurer. All reports, collateral transfers and any other correspondence will now be directed to DFI as of that date.

## Consumer Services

One of the important DFI functions is to provide services to consumers of financial services. The Department is dedicated to providing quick and efficient solutions to inquiries and problems. However, DFI does not act as an advocate for either the individual consumer or for the licensee.

The Department assists consumers through the Consumer Desk, Consumer Information Pamphlet, Y2K Pamphlet, Web site and by partnering with community-based organizations.



The first Spanish settlement, Mission San Diego de Alcalá is founded.

1769



California comes under the rule of Mexico, as a result of the latter's independence from Spain.

1822



### Consumer Information Desk

The Department's main vehicle for providing direct information to consumers continues to be its Consumer Information Desk and hotline, (1-800-622-0620) established in 1981. The toll-free number includes an automated system that provides standard answers for most questions regarding the financial services industry.

The Department has authorized an upgrade of the hotline that is scheduled to be online in spring 2001. The upgrades include an updated and improved script, voice forms for improved messaging capabilities and a Spanish language voice mailbox.

In addition, the Consumer Information Desk processes correspondence in written and e-mail form. As part of this process, the Consumer Information Desk responds or forwards questions or complaints referred to in the correspondence to its licensees for investigation and response.

During 2000, approximately 27,000 consumers contacted the Consumer Information Desk. Of this total, over 3,000 were in the form of written and e-mail inquiries. Questions included how to make a complaint against a financial institution, how to contact the appropriate regulator, or how to locate a financial institution that may have merged or ceased operation.

### Web Site

A significant feature of the Department's Web site is "California's Financial Center" which contains links to directories of the over 700 financial institutions the Department supervises. It also includes additional links to the regulators of other financial institutions, such as national banks, California branches of banks headquartered in other states, federal savings banks, federal credit unions, finance companies, mortgage bankers and brokers, and securities broker-dealers, agents and investment advisors.

The Web site features a link to the California Legislative Counsel's Web site, which includes the current status, history, analysis and full text of bills pending before the California Legislature.

The Web site also contains links to the following areas: Consumer Services, Industry Services, Laws & Regulations, Press Releases & Publications, and Employment Opportunities among others.

The Consumer Services page provides the consumer with a variety of information, including a directory of licensees, how to file a consumer complaint, information about the different financial institution regulatory authorities, and detecting and Reporting Suspicious Internet "Banks".

Changes and new additions to the Web site during 2000 included links to information on energy conservation; a new form to report unlicensed transmitters of money abroad; an improved complaint form, and information to assist consumers in removing satisfied liens from their automobile title.



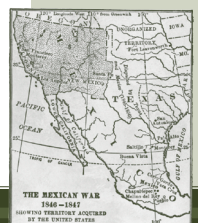
During the Mexican period, cowhides are commonly known as "California bank notes".

1822-48



John C. Fremont leads the Bear Flag Revolt in Sonoma. This results in the declaration of California as a republic.

1846



The Mexican American War is declared.

### *Community Activities*

The Department is pleased to work closely with community organizations by participating in outreach programs that include printed and online media, and by providing speakers on a variety of issues.

During the year Commissioner Meyer and, prior to his appointment, Acting Commissioner Owen participated in several consumer-oriented functions.

Ms. Owen attended the 25th Anniversary Reception of the Consumers Union West Coast Regional Office; the 28th annual awards and recognition banquet of the Sacramento Hispanic chamber of Commerce; meetings of the Greenlining Institute; the Greater Sacramento Urban League dinner; the Latina Action Day of the Hispanas Organized for Political Equality (HOPE); the Professional Businesswomen of California's 11th annual conference; The Los Angeles Neighborhood Housing Services "Family Affair" event; and was the honorary host of the second annual "Celebrate Reinvestment" event of the California Reinvestment Committee.

Events attended by Commissioner Meyer included the Greenlining Institute and Federal Reserve Bank's Government-Corporate-Community Leadership meeting and the seventh annual Greenlining Economic Development Summit. The Commissioner also attended an emergency meeting of the Greenlining Institute concerning ChexSystems to discuss the complaints from consumers that once having issued a non-sufficient funds check they are restricted from ever opening another checking account if they overdraw their account.

Other staff participated in meetings to address Electronic Transfer Accounts, a federal program for recipients of federal payments to receive funds electronically and a meeting hosted by the Department of Consumer Affairs designed to address consumer issues.

### *Publications*

The Consumer Information Pamphlet published by the Department assists those consumers without access to the Internet to determine which governmental agency licenses and regulates various financial institutions, including finance companies, escrow companies, mortgage bankers and brokers, and which agency they should call for consumer information.

## *Accreditation*

The Department actively pursues ways to improve the quality of the regulatory supervision it provides to its licensees. An important means of achieving this goal is participating in accreditation programs offered by national associations of state regulatory agencies. These programs offer an objective way to gauge the Department's performance.

Accreditation by these professional associations demonstrates that the Department meets or exceeds stringent national regulatory standards and shows the high quality of the regulatory supervision the Department provides.



Gold is discovered at Sutter's Mill in Coloma.



The Gold Rush brings thousands of fortune-seekers to California.

1848

The first California bank opened in San Francisco. Accounts vary as to whether this was Parker's Bank, Miners' Bank, or Naglee & Sinton.

1849



### NASCUS Accreditation

During 2000 the Department was re-accredited by the National Association of State Credit Union Supervisors (NASCUS). NASCUS accreditation evidences to the federal deposit insurer, Congress, the Legislature, the general public, and credit union departments of other states that the California Department of Financial Institutions meets national regulatory standards and is a quality regulator of state-chartered credit unions.

Accreditation is awarded for a five-year year period and is subject to an annual review. There are currently 23 state credit union regulatory agencies that have obtained the honor of being accredited.

### CSBS Accreditation

The Department of Financial Institutions remains accredited by the Conference of State Bank Supervisors (CSBS). The CSBS accreditation program is designed to recognize and enhance excellence in state regulation and lead to a reduction in duplicative federal regulatory and supervisory activity over state chartered banks.

Accreditation is awarded for a five-year period and is subject to annual review. Presently, 44 banking departments in the United States, Puerto Rico and the Virgin Islands are accredited. These Departments supervise more than 95 percent of all assets in the state banking system.

## Examination Program

The Department maintains a comprehensive program of on-site examination of licensees to both verify financial condition and monitor methods of operation. Licensees are further subject to off-site review through the filing and analysis of comprehensive financial and operational reports.

The Department continues to meet its mandate to examine all institutions within statutory guidelines. However, DFI also continues to examine most institutions more frequently than the statute requires, and take steps to ensure that “problem” institutions are examined at least once each year.

Coordination with the federal regulatory agencies on examinations continues, and joint scheduling sessions are held to assure that the most efficient use is made of limited examiner resources. During the year the Department filled 30 examiner vacancies.

A new process for processing fingerprints was also instituted for applications requiring background checks. The process, called Live Scan, allows results to be received from the Department of Justice in a matter of days.



On September 9, 1850  
California becomes a state.

Wells Fargo & Company Express,  
predecessor to Wells Fargo Bank,  
N.A. is established in New York.



1850

1851

*California becomes a state.*

## Industrial Banks

Senate Bill 2148 signed by the Governor on September 29, 2000, was Chaptered on September 30. It was an urgency bill and became law immediately. The bill transforms industrial loan companies into industrial banks to be regulated under Division 1 of the Financial Code rather than Division 7. Industrial Banks continue to be precluded from accepting demand deposits.

On November 14, a Department-sponsored conference was held to discuss changes mandated by the bill. Over 100 members of the industry attended. Commissioner Meyer chaired the conference and gave the keynote address.

## Credit Union Division

In May 2000 Beverly Ryan was promoted to Financial Institutions Manager for the Northern California region and Lana Tom was promoted to Financial Institutions Supervisor. During the year four new credit union examiners were hired.

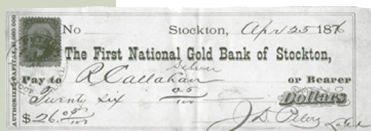
The Department-sponsored Senate Bill 1472 was passed by the Legislature and signed into law by the Governor on September 23, 2000. This bill enacts provisions governing the licensing of credit unions of other states and credit unions of foreign nations that intend to operate in California.

Among other things, these provisions would require deposit or share accounts to be insured, provide for various fees to be paid to the Commissioner, allow examination of the books, accounts and records of the credit union and provides for various enforcement provisions.

Additionally, two other bills impacting credit unions were passed. AB 2396 was passed by the Legislature and signed into law by the Governor on September 18, 2000, clarifying that it is permissible for credit unions to deposit funds in other credit unions. AB 2503 was passed by the Legislature and signed into law by the Governor on September 11, 2000. Among other things, it allows the Commissioner to approve other forms of capital not specified and enables state-chartered credit unions to offer certain insurance products.

All of the credit union examiners participated in a training class with the National Credit Union Administration (NCUA) on Asset Liability Management (ALM). Although DFI has consistently focused on ALM issues, due to the increase in long-term fixed-rate real estate loans in the portfolios of state licensed credit unions additional training was provided.

The Commissioner of Financial Institutions closed Caribbean-American Credit Union on November 22, 2000. Hughes Aircraft Employees Federal Credit Union assumed all member share accounts. The West Los Angeles CSO Credit Union voluntarily surrendered its license on June 26, 2000.



Congress passed the National Bank Act, creating the Office of the Comptroller of the Currency.



Bank of Stockton, the oldest commercial bank licensee of DFI is established.

1863

Commercial Bank of India becomes the first foreign bank to establish an agency in California.

1867



## Special Licenses

The Special Licensees Division of the Department licenses and regulates transmitters of money abroad and issuers of payment instruments (money orders) and travelers checks.

The Department developed and posted on its Web site a form for reporting persons who are engaged in a TMA business without having received the license required by Financial Code Sections 1800, et seq. DFI also updated procedures for investigating and acting on such reports.

In addition, the Department also posted application packages for new TMAs, travelers checks and payment instruments on its Web site. This allows faster and easier access to this information for potential applicants and other interested parties.

## Information Systems

The Department of Financial Institutions continues to operate a four-office wide area network with remote access capabilities for the examination staff. All bank examiners currently utilize examination software cooperatively developed by federal regulators and the Conference of State Bank Supervisors. These automated programs permit sharing of examination data among the agencies and provide access to confidential data stored in federal regulator databases. The Department runs the most recent versions of the Automated Loan Examination Review Tool (ALERT), the Examination Documentation program (ED), and the General Examination System (GENESYS) program.

The year 2000 also saw the release of the Banking Organization National Desktop (BOND) application by the Federal Reserve as a replacement for the Foreign Banking Organization (FBO) and Large Bank Desktop (LBD) applications. BOND expands upon and adds to the capabilities of these earlier applications, providing greatly enhanced information sharing and collaborative features. BOND is currently running on the desktops of all examination supervisory staff as well as selected primary contact persons from field examination staff.

During the year, the National Credit Union Administration (NCUA) replaced the credit union examination staff's notebook computers with new notebook computers capable of running the NCUA's new and improved the Automated Integrated Regulatory Examination System (AIRES) 2000 examination program. AIRES 2000 runs in a Windows 2000 environment and includes many enhancements to the audit program. Each credit union examiner attended a one-week training class on the Windows 2000 operating system and on the enhancements to the audit software.

The Department continues to enhance its Internet and Intranet offerings as a means of compiling, managing and sharing data. Some recent enhancements to our Intranet site include tips on energy conservation, the Governor's Office for Innovation in Government and the California Mentor Initiative. Desktop updates such as new software version, virus scan updates, driver changes, etc., are now distributed through the Intranet. Another Intranet offering that has greatly enhanced the efficiency



Great Silver Mine Stock Excitement in San Francisco as seen outside Messrs. Flood & O'Brien's Banking House.

A typical bank of the late 1800's.



1875

1878

Creation of the Board  
of Bank Commissioners.

1890

of the legal staff is a searchable Web site of opinion letters going back to 1964. Being able to search for precedent-setting decisions will assist in the training of new attorneys as well as provides an excellent reference source for the existing legal staff.

Enhancements to the Internet site include an Energy Conservation section, Community News, application forms for transmitters of money abroad; a new consumer complaint form, and general enhancements to the Consumer Services page (please see comments under Consumer Services).

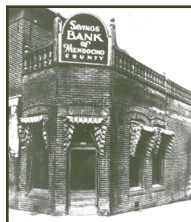
The Department used the Internet to receive survey results from licensees on two subjects. The first was "Help DFI Make E-Government Work" and received a response rate of over 65 percent. The second survey was an "Electronic Financial Services Survey" that received a 63 percent response rate. Licensees were given the opportunity to complete the survey on-line or to return the survey via fax or snail mail. Approximately 50 percent of the respondents chose the on-line submission option.

The Department's Monthly Bulletin is now distributed through e-mail to over 275 recipients and the number of new e-mail subscriptions grows monthly. The Department is in the process of developing a licensee e-mail list compiled from the "Help DFI Make E-Government Work" survey. This will enable us to quickly communicate information with licensees in a cost effective and efficient manner.

DFI has been working closely with the Governor's Office of Innovation and the eBusiness Center on Business Process Review. The objective of the review is to determine which processes the Department performs that would benefit from an automated Government to Business (G2B) application to incorporate into the Governor's e-government portal. DFI, working with the eBusiness Center formed a Departmental focus group that mapped out seven processes that met the transaction requirements of high volume, multi-Departmental involvement and relatively easy to implement.

Over the coming year, the Department's Information Systems unit will be working closely with the Governor's Office of Innovation. We will be redoing the Web site to have the same look and feel as the Governor's new State of California Web Portal and will continue to work on identifying and developing G2B web applications that would benefit DFI stakeholders.

We are also pleased to note that the Department of Information Technology (DOIT) recognized two staff members for their contributions to the success of the year 2000 (Y2K) transition. Mary Ann Havens, who served as the Department Y2K project manager, and Craig Carlson who served as the Department Continuity Plan for Business (CPB) manager.



Farmers & Merchants Trust Company, Long Beach, the oldest trust company license of DFI opens for business.

The Bank Act of 1909 created the State Banking Department, replacing the Board of Bank Commissioners.

1903

Savings Bank of Mendocino County founded.

1907

1909

### *Internet Task Force Report*

In its efforts to continue providing leadership in regulatory matters and be responsive to its licensees the Department devoted significant resources and time researching eGovernment issues that pertain to DFI licensees. This ongoing focus on eGovernment issues allows the Department to provide regulatory guidance and maintain effective supervision of its licensees that use the Internet as a medium for delivering financial services, while protecting the interests of the public who use these services.

A senior member of the Department's legal staff represents DFI on the Conference of State Bank Supervisors' Internet Task Force. Through this task force the Department is working closely with other States and Federal regulatory agencies to ensure that any proposed regulations and policies on Internet-banking and related issues will be uniform and harmonious among the State and Federal regulatory agencies.

In addition to its in-house research on eGovernment issues, the Department's Task Force sent out an Electronic Financial Services Survey to all licensees in October 2000. The survey is discussed in detail in the section on surveys.

The results of the Department's research, input from other regulatory agencies, and the survey findings are being used by to develop better ways of serving DFI licensees and the public.

## **T**rain<sup>i</sup>ng

Training is a high priority for the Department. In 2000, the Department offered staff training in a variety of areas. Over 13,000 hours were spent in training activities that included orientation of new employees, in-house training sessions, on-line courses, self-study courses, formal classroom training, conferences and seminars.

Training sponsors included the Conference of State Bank Supervisors (CSBS), the Federal Deposit Insurance Corporation (FDIC), the Federal Reserve System (FRS), the National Credit Union Association (NCUA), the California CPA Education Foundation, the California Credit Union League (CCUL), the National Association of State Credit Union Supervisors (NASCUS), and the California State Training Center.

Training was provided to Financial Institutions Managers, Supervisors and Examiners in software programs used in the course of examination and supervision of licensees. The software training included sessions on the FDIC's GENESYS, the FRS's BOND, and the NCUA's AIRES.

All staff members participated in personal development training by attending classes such as conflict management, diversity training, sexual harassment prevention, and workplace safety.



Congress created the Federal Reserve Bank to provide the nation with a safer, more flexible, and more stable monetary and financial system.

1913

Arthur J. Morris founded The Morris Plan, the first industrial loan company in California.

1917



Other training continued to focus on enhancing the technical knowledge and skills of staff members in areas such as electronic banking, asset/liability management, liquidity and capital markets, specialized lending, accounting principles, auditing techniques and trust audit and compliance.

Forty Financial Institutions Managers, Supervisors and/or Examiners continue to participate in the CSBS Examiner Certification program. In the Department, there are five Certified Examination Managers, 31 Certified Examiners-in-Charge, three Certified Credit Examiners and one Certified Operations Examiners. In order to maintain the certification, each manager, supervisor, or examiner is required to attend continuing professional education.

In addition, 17 employees are Certified Public Accountants, one is a Certified Fraud Examiner, and three are Certified Trust Examiners. Each participates in training to maintain his or her certification.

During the year, the Department was pleased to have thirteen women participate in the California Governor's Conference for Women held in Long Beach in October. The event was attended by more than ten thousand women from all over the state and was an overwhelming success. The Department made information about DFI available at the Business Transportation & Housing Agency's booth and took the opportunity to actively recruit conference goers interested in a career in the financial services industry.

## Assessments

The Department of Financial Institutions is a self-sustaining regulatory agency and, as such, is not supported by general taxes. The programs of the Department are supported primarily by assessments on licensees.

The Department's assessments have been consistently well below the maximum permissible under the statutes. For the current fiscal year the assessment level remained.

### *Banks, Foreign Banks and Trust Companies*

For the 1999/2000 Fiscal Year the base assessment rate was set at \$0.95. The assessment is calculated on a sliding scale of the institution's assets as of March 31, 2000.

### *Credit Unions*

The assessment rate increased slightly from \$0.7445 to \$0.7473 per \$1,000 of total assets.

### *Industrial Loan Companies*

Under the new Industrial Bank legislation the assessment rate was set at \$0.491113.



October 24 "Black Thursday" — Stock prices fall sharply. The market crashes five days later. This event marks the beginning of the Great Depression.



President Franklin D. Roosevelt declares a four-day bank holiday to restore stability to the banking industry.

1929

1933

*the Great Depression*

The Federal Deposit Insurance Corporation is created.

## Surveys

During 2000, the Department continued its practice of conducting surveys and providing the results to its licensees. These surveys are aimed at supplying licensees with timely and useful information and to aid the Department in improving the quality and efficiency of regulatory oversight.

To further its ongoing efforts to keep abreast of industry changes the Department sent out the Executive Officer and Director Compensation Survey and an Electronic Financial Services Survey.

### *Electronic Financial Services Survey*

With a response rate of over 63 percent, the survey provided valuable information and insight about DFI licensees' uses and perspectives regarding electronic financial services.

More than 50 percent of all respondents to the survey indicated they had established a Web site, with 80 percent of banks and 70 percent of credit unions indicating they had established Web sites. More than 60 percent of the survey respondents with Web sites indicated that they allow some degree of transactional activity. Approximately 10 percent of survey respondents indicated that they have established a "Kid's" Web site.

In addition, the vast majority of survey respondents indicated that if the Department were to allow the submission of reports and filings electronically over secure connections via the Internet they would use the service.

### *Executive Officer and Director Compensation Survey*

Our annual compensation survey was released in November. The participation rate was 158 out of 316 institutions, a 50 percent response, and a small decline of 4.7 percent from the previous year.

The information demonstrated a rise in officer's salaries in most asset size categories, while salaries in certain asset size categories dropped. Director's fees generally decreased.

Possible factors that influence salary changes are a movement from monetary to equity compensation, local and national economic conditions, position turnover and changes in the makeup of asset size group population.

An executive summary of the survey may be viewed on the DFI web page.

## Legislation

### *SB 1422 (Alpert). Chapter 204, Statutes of 2000*

This Department sponsored bill codifies the provisions of parity regulations that were adopted by the Commissioner of Financial Institutions in 1998, but which, by operation of law, sunset on December 31, 1999. The provisions of the bill ensure that California state banks operate on an equal basis with

President Roosevelt signed the Federal Credit Union Act into law, authorizing the establishment of federally chartered credit unions in all states.



1934

During World War II, banks enthusiastically promote the sale of War Bonds.



1941-45

national banks doing business in this state. The bill: repealed provisions which treat ATMs as “branch offices” enabling banks to establish, relocate and close ATM branch offices and remote service units without complying with regulatory requirements; allows a California bank to purchase for its own account shares of the stock of an insured bank or of a holding company which owns or controls an insured bank if the stock of the bank or company is owned exclusively by depository institutions or depository institution holding companies if certain requirements are met; and provides that a California state bank need not confine its trust business to its head office and branch offices, but may conduct such activity at any authorized place of business.

***SB 1472 (Ortiz). Chapter 612, Statutes of 2000***

Sponsored by the Department, this bill represents the Department’s response to Chapter 585, Statutes of 1999 that directed the commissioner to prepare recommendations for a comprehensive framework for a foreign (other nation) credit union to conduct a credit union business in California. Accordingly, this bill: establishes standards which foreign credit unions must meet before they can maintain a branch or other office in California; requires that the foreign credit unions be insured by the NCUA or other acceptable deposit insurer; requires foreign credit unions maintain a pledge of assets to protect the interests of creditors; specifies the laws which a foreign credit union must comply in conducting business in this state; and provides the DFI with the authority to examine and supervise the activities of foreign credit unions. The bill also provides a comprehensive framework for a foreign (other state) credit unions to branch into California. Finally, the bill establishes requirements relating to the establishment of branches outside this state by California credit unions.

***SB 2148 (Polanco). Chapter 1015, Statutes of 2000***

This Department sponsored bill recasts the regulation of industrial loan companies (“industrial banks”) by regulating these licensees under Division 1 of the Financial Code instead of Division 7, which regulated industrial loan companies and insurance premium finance companies. The bill removes much of the detailed regulation over business judgments of industrial loan companies, while at the same time subjecting them to an overall regulatory framework of “safety and soundness” thereby increasing the role of the Department as the specificity in the law is decreased. The bill also enables industrial loan companies to offer consumers more lending products since the restrictions on terms and conditions currently found in the Industrial Loan Law are no longer applicable.

***SB 1607 (Figueroa). Chapter 978, Statutes of 2000***

This bill requires a consumer credit reporting agency to: provide a consumer with both the consumer’s current credit score, the range of possible credit scores, and the factors that adversely impacted that credit score; inform the consumer of the right to credit score information; defines “credit score;” requires the disclosure of the name of the person or entity that provided the credit score or credit file used to create the score; and requires any person who uses a credit score in connection



This period saw the introduction of such innovations as drive-through banking.

During this period, financial institutions increasingly used computers to automate their systems.



1950

1960

*the Fifties & Sixties*



with a residential real estate loan to provide both the credit score to the consumer and the key factors that adversely impacted that credit score. These disclosure requirements give consumers information about credit scores, which are an important item in the decision-making process for loan approval and the interest rate thereon.

***AB 2503 (Steinberg). Chapter 411, Statutes of 2000***

Sponsored by the California Credit Union League, this bill: expands the definition of equity capital of a credit union to include “other forms of capital approved by the commissioner;” permits a credit union to become a member of any organization or organizations composed of financial institutions, or become a member of any nonprofit organization approved by the board of directors; provides that for a trust that has joint settlors, who are husband and wife, that only one settlor need be a member of the credit union; permits a credit union to admit to membership those persons who purchase a membership in the credit union as provided in the credit union’s bylaws; and allows credit unions to sell insurance products provided that any officer, director or employee of the credit union that transacts insurance business shall be licensed pursuant to the Insurance Code.

***AB 2708 (Wesson). Chapter 1036, Statutes of 2000***

This bill amends sections in the Government Code relating to the investment of surplus funds by the State Treasurer to require a bank or savings and loan association have an overall rating of not less than “satisfactory” in the latest Community Reinvestment Act evaluation in order to be eligible to receive state deposits. The bill also amends the Government Code to provide that to be eligible to receive local agency money, a bank, savings association or federal association, or federally insured industrial loan company shall have received an overall rating of not less than “satisfactory” in the latest Community Reinvestment Act evaluation.

***AB 2805 (Papan). Chapter 913, Statutes of 2000***

This bill enables banks, credit unions and savings and loan associations to use a letter of credit from the Federal Home Loan Bank to secure state deposits; broadens the definition of “financial institution” for purposes of the California Capital Access Loan Program to enable non-bank lending companies to take advantage of the development of a secondary market for asset-backed bonds (the core of the California Capital Access Loan Program); requires the California Research Bureau to report annually on the disposition of state funds; and requires that same bureau to complete a study on the disposition of state funds and consider the feasibility and social benefits of attaching community reinvestment guidelines to the deposit of state funds.

The National Credit Union Administration was created to charter and supervise federal credit unions and the National Credit Union Share Insurance Fund (NCUSIF) was organized to insure credit union deposits.



The State Banking Department, Department of Savings & Loans and the depository institutions section of the Department of Corporations were merged into the new Department of Financial Institutions.

## Highlights of 2000

### January

- Senior Examiner Scott Harris of our Sacramento Office was granted the Examiner Advanced Training Award & Samuel E. Weinrott Memorial Scholarship by the Education Foundation of State Bank Supervisors.

### February

- Beverly Ryan is promoted to Financial Institutions Manager for the Credit Union Division in Northern California.

### March

- The Department begins the process of developing a five-year strategic plan.

### April

- Governor Gray Davis appoints Donald R. Meyer as Commissioner of Financial Institutions.
- Chief Deputy Jan Lynn Owen addressed the California Credit Union League's 2000 Government Relations Rally.
- Chief Deputy Owen named "Honorary Host" for the California Reinvestment Committee's 2nd Annual "Celebrate Reinvestment" Event.

### May

- Commissioner Meyer gives the welcoming address at the Conference of State Bank Supervisors Annual Meeting and Conference.
- Commissioner Meyer gives the keynote speech at the International Bankers Association in California 2000 Annual Regulatory Program.
- Commissioner Meyer attends the Federal Reserve Bank and Greenlining Institute Government-Corporate-Community Leadership Meeting. Eliminating predatory lending practices is the topic.

### June

- Chief Deputy Owen participates in the Latino Journal "Latino Perspectives 2000" Conference.
- The Department announces the annual assessment rate. There is no increase for banks and a small increase for credit unions.
- Commissioner Meyer attends the Greenlining Economic Development Summit.

### July

- Chief Deputy Owen resigns and General Counsel James Carrig retires.
- Carol Chesbrough is appointed Acting Chief Deputy.
- Governor Davis approved AB 2866. The bill transfers the Local Agency Security Program to the Department of Financial Institutions, effective January 1, 2001.
- Acting Chief Deputy Chesbrough attends the "Community Bank Forum" sponsored by the California Independent Bankers Association.

### August

- The Department cautions financial institutions on collateral dependent lending.
- Commissioner Meyer attends an emergency meeting of the Greenlining Institute. The topic is ChexSystems and the possibility of their system restricting customers who overdraw their checking accounts from ever opening another account.

### September

- ☞ Governor Davis signs Department sponsored legislation. SB 1472 allows foreign credit unions to do business in California. SB 2148 modernizes the Industrial Loan Company law, converting them to Industrial Banks. The bill takes effect upon its September 30 signing.
- ☞ Commissioner Meyer attends the 35th Annual Conference of the National Association of State Credit Union Supervisors.
- ☞ Commissioner Meyer addresses the National Association of Chinese American Bankers.
- ☞ Rosemarie Oda is appointed General Counsel for the Department.
- ☞ Commissioner Meyer addresses the California Credit Union League CEO Networking Conference.

### October

- ☞ Elizabeth Dooley is appointed Deputy Commissioner of Credit Unions.
- ☞ Commissioner Meyer addresses the Conference of State Bank Supervisors International Dialogue Day.
- ☞ Chief Deputy Chesbrough attends the California Governor's Conference for Women.
- ☞ Commissioner Meyer addresses the International Bankers Association in California Convention 2000.
- ☞ Commissioner Meyer attends the Community Bankers of California/Western Independent Bankers Community Banking conference.

### November

- ☞ John Connell is appointed Chief Administrative Officer of the Department, replacing Phyllis Garrett who retired.
- ☞ Commissioner Meyer and Chief Deputy Chesbrough attended the Annual Meeting and Conference of the California Credit Union League.
- ☞ Commissioner Meyer's interview by the Western Banker Magazine is published.
- ☞ Commissioner Meyer chairs and gives the keynote address at the Department sponsored Industrial Bank Conference. The topic is SB2148, the urgency legislation that dramatically changed laws affecting the industry.
- ☞ The Department closed Caribbean-American Credit Union and assisted in the transfer of member share accounts to Hughes Aircraft Employees Federal Credit Union.
- ☞ The Department releases the results of the Executive Officers and Directors Compensation Survey.

### December

- ☞ The Department releases the results of the Electronic Financial Services survey.



## Department of Financial Institutions Executive Committee

December 31, 2000



### Department of Financial Institutions Executive Committee

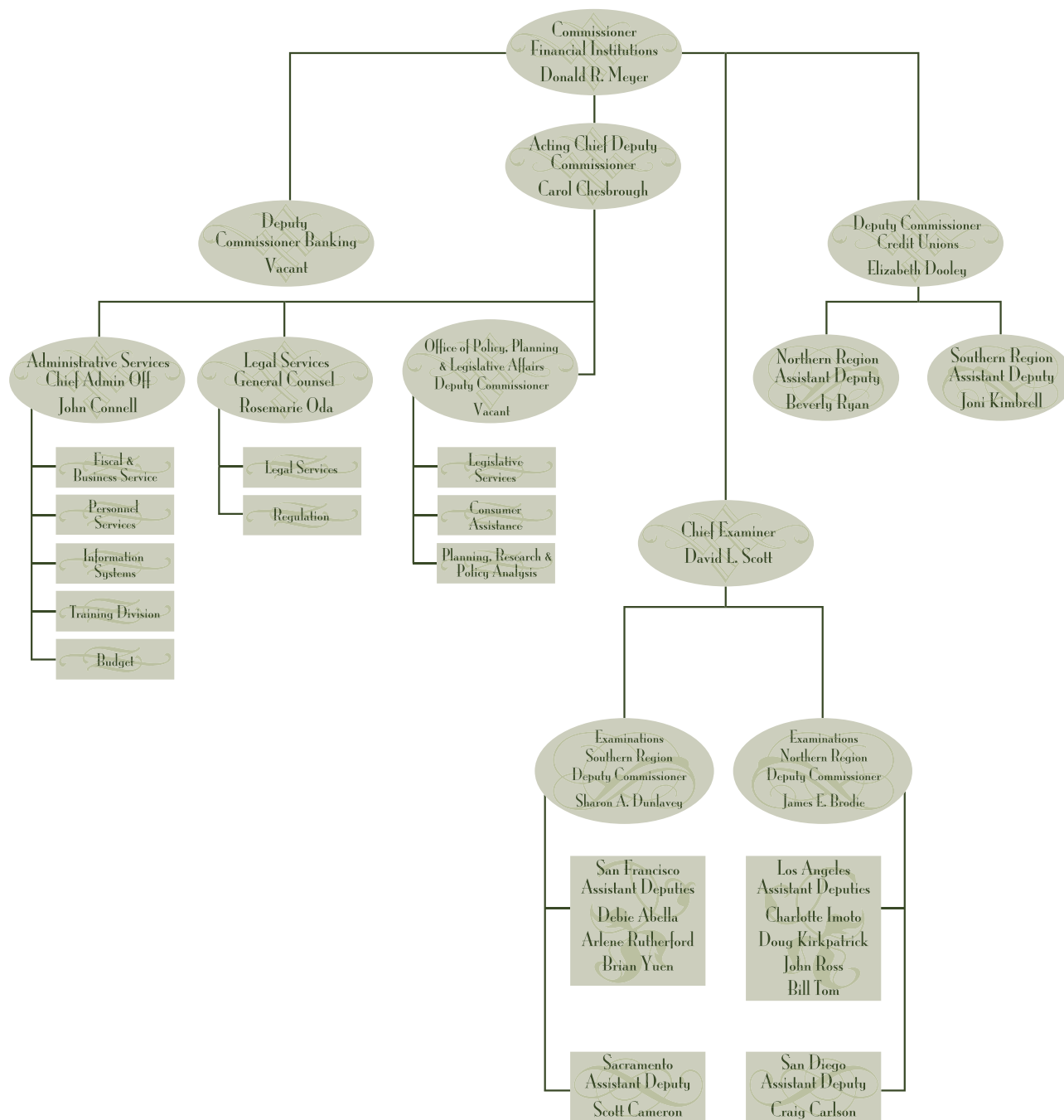
*From left to right —*

*Standing: James Brodie; Arlene Rutherford; David Scott; John Connell; Peter Van Hoecke*

*Seated: Rosemarie Oda; Carol Chesbrough; Donald Meyer; Elizabeth Dooley; Sharon Dunlavey*

# Department of Financial Institutions Organization Chart

December 31, 2000



## Statement of the Financial Institutions Fund

### Revenue and Expenditures for Fiscal year ending June 30, 2000

Accumulated surplus, July 1, 1999	\$ 9,045,302.55
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#### Revenue:

Assessment of banks	\$ 10,556,071.10
Assessment, fees, licenses, ILC	1,060,333.23
Assessment, traveler's checks	382,658.00
Assessment, fees, licenses, S&L	51,200.44
License fees (banks and branches)	93,200.00
Proposed bank and branch applications	300,016.75
Extra Exam Section 1901(a)	58,425.00
Extraordinary services	3,300.00
Interest from invested funds	737,556.52
Income from sale of documents	1,410.00
Miscellaneous revenue	867,950.00
Stephen P. Teale Data Center E/O E99/00-95	2,435.00
Escheat – Checks, Warrants	0.00

<b>Total revenue</b>	<b>\$ 14,114,556.04</b>
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<b>Total resources</b>	<b>\$ 23,159,858.59</b>
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#### Less Expenditures

Salaries	10,416,512.38
Staff benefits	1,733,939.42
Operating expenses and equipment	3,989,197.24
Reimbursement	(533,076.50)
Due from credit unions	(2,073,869.55)

<b>Total expenditures</b>	<b>\$ 13,532,702.99</b>
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Accumulated surplus, June 30, 2000	\$ 9,627,155.60
------------------------------------	-----------------

Prior year appropriation adj. 98/99	75,724.22
Prior year Income adjustments 98/99	14,085.98
Prior prior year appropriation adj. 97/98	(115.20)
Refunds To Reverted Appropriations	57.18
Special Item of Expense	(263.69)

<b>Total adjustments</b>	<b>\$ 89,488.49</b>
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Accumulated surplus, adjusted	\$ 9,716,644.09
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## Statement of the Credit Unions Fund

### Revenue and Expenditures for Fiscal year ending June 30, 2000

Accumulated surplus, July 1, 1999	\$ 1,187,972.01
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#### Revenue:

Assessment of Credit Unions	\$ 2,251,247.00
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Examinations	27,911.36
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License fees, application fees	190.00
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Interest from invested funds	177,620.93
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Miscellaneous Service to the Public	0.00
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<b>Total revenue</b>	<b>\$ 2,456,969.29</b>
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<b>Total resources</b>	<b>\$ 3,644,941.30</b>
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#### Less Expenditures

Salaries	1,343,730.10
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Staff benefits	223,678.18
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Operating expenses and equipment	506,461.27
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Total expenditures	\$ 2,073,869.55
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Accumulated surplus, June 30, 2000	\$ 1,571,071.75
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Prior Year Income Adjustment 98/99	879.12
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Special Item of Expense	\$ (134.87)
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<b>Total adjustments</b>	<b>\$ 744.25</b>
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Accumulated surplus, adjusted	\$ 1,571,816.00
-------------------------------	-----------------

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# STATE of THE INDUSTRY

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## General Comments

The year 2000 began on a high note, with robust capital markets and low unemployment combining to create the perfect conditions for strong economic growth. But the growth rate proved unsustainable. At midyear, signs of moderation were apparent. By year's end, there was a general slowdown in the economy, characterized by reduced spending and increased inventories. The failure of numerous technology startups to achieve profitability caused stock prices to slide and consumer confidence to fall. In California, an energy issue brought about by a lack of power generating capacity and increased demand further complicated the situation.

Despite these setbacks, the state's economy continued to perform well. Unemployment remained at or near historic, 30-year lows. Home prices remained high, due to a limited supply and strong demand. During the latter half of the year, this was helped along by lower mortgage rates, which dropped to 18 month lows after peaking in May 2000 due to the Federal Reserve's interest rate hikes during the first part of the year. The Fed cut the benchmark fed funds rate one-half percentage point in January 2001.

One factor that has mitigated the effects of the national economic slowdown in California is export trade. The strong economic growth experienced by the state's trading partners caused a 20 percent increase in the export of manufactured goods to total \$129.7 billion in 2000, a new record for California exports. Twenty-two of 26 export markets showed double-digit growth. The passage of permanent normal trade relations for China and China's admission to the World Trade Organization offer tremendous opportunities to California exporters in the coming years.

Prospects for 2001 remain guarded. Some analysts expect the U.S. economy to recover fairly quickly, while others maintain that this assessment may be too optimistic. While the economic slowdown has led financial institution regulators toward an increased focus on asset quality and credit standards there are concerns that the adoption of a too-strict policy could deny credit to worthy borrowers and forestall economic recovery. In California, much will depend on the restructuring of the state's energy distribution system. The high price of homes in proximity to areas of job growth is also an area of concern.

## Commercial Banks

The 202 state-chartered banks at yearend 2000 reported total assets of \$124.1 billion, an increase of \$10.7 billion or 9.4 percent, from the \$113.4 billion at yearend 1999. Loans, at \$80.2 billion were up \$8.2 billion, or 11.4 percent from \$72.0 billion in 1999, while deposits were \$102.4 billion, up \$9.8 billion from \$92.6 billion in 1999, an increase of 10.6 percent. Equity capital showed a strong 13.5 percent increase from \$11.1 billion to \$12.6 billion over the same period.

Net income at yearend 2000 was \$1.5 billion, up 15.4 percent from \$1.3 billion a year earlier, causing the return on assets to increase from 1.15 percent to 1.23 percent over the year. The net interest margin at yearend 2000 was 4.47 percent compared to 4.25 one year ago.

Noncurrent loans remained steady, edging down a bit from 0.69 percent in 1999 to 0.68 percent at yearend 2000. Other real estate owned was down from \$88.4 million, to \$51 million over the same period—a decline of \$37.4 million or 42.3 percent. Reserve coverage of non-current loans remained steady, edging down a fraction of a percent from 262.83 percent to 262.05 percent.

There was a net decrease of 13 banks over the year, from 215 at yearend 1999 to 202 at yearend 2000. Five banks opened during the year, but this gain was offset by 16 state banks that merged out of existence during the year, and two that converted to federal charter.

## Industrial Banks

The number of industrial banks decreased from 23 to 22 during the year while total assets increased 10.1 percent from \$9.9 billion to \$10.9 billion over the same period. Loans grew 9.5 percent, from \$8.4 billion in 1999 to \$9.2 billion in 2000, while deposits grew 8.1 percent over the period from \$8.6 billion to \$9.3 billion.

Net interest income was up 11.7 percent, from \$486.7 million to \$543.5 million, but asset quality concerns sparked a 125.7 percent increase in the provision for loan losses from \$87.0 million to \$196.4 million. This caused net income to slide 64.0 percent, from \$97.4 million in 1999 to \$35.1 million in 2000. The return on assets ratio dropped correspondingly from 0.98 percent to 0.32 percent.

Noncurrent loans expressed as a percent of total loans increased to 2.04 percent at yearend 2000 from 1.12 percent a year ago, while reserve coverage of noncurrent loans dropped from 156.59 percent to 99.11 percent over the same period.

During the year, Governor Davis signed into law SB 2148 (Polanco) which transformed deposit-taking industrial loan companies into a new class called industrial banks.

## Credit Unions

State-chartered credit unions grew in number from 213 to 216 over the year, while posting strong double-digit growth in loans, assets, shares and capital. Loans were up \$5.6 billion from \$19.3 billion in 1999 to \$24.9 billion in 2000, a gain of 29.0 percent. Assets were up 29.2 percent from \$27.7 billion to \$35.8 billion, a gain of \$8.1 billion or 29.2 percent. Shares went from \$24.2 billion to \$31.2 billion over the year, a gain of \$7.0 billion, or 28.9 percent. Capital was up from \$2.8 to \$3.7 billion a gain of 32.1 percent or \$0.9 billion over the same period.

Credit unions reported net income of \$369.7 million, \$104.0 million over the \$265.7 million reported in 1999—a gain of 39 percent, while the return on assets ratio increased from 1.10 percent to 1.16 percent. Asset quality remained stable. Delinquent loans went from \$101.0 million in 1999 to \$141.5 million in 2000, an increase of \$40.5 million or 40.1 percent. But expressed as a percentage of total loans, the increase in delinquent loans was modest, going from 0.5 percent at yearend 1999 to 0.6 percent at yearend 2000.

The Commissioner took possession of Caribbean-American Credit Union, Los Angeles on November 22, 2000. Hughes Aircraft Federal Credit Union assumed the member share accounts.



Governor Edmund G. "Pat" Brown signing the Credit Union Day proclamation, c. 1959. Joining him are:

*From left to right: Leo Shapiro, Jerry Brohard, W. Marvin Draper, René Coleman Herre, Fred Graham, Clarence Murphy.*

Leo Shapiro (1895–1992) was the founder of the California credit union movement.

## Premium Finance Companies

Total assets of 72 premium finance companies were \$215.8 million at yearend 2000, a decline of \$69.4 million, or 24.3 percent from the \$285.2 million reported one year ago. Net income was \$7.0 million, up \$2.7 million, or 62.8 percent from the \$4.3 million reported in 1999. During the year, two premium finance companies opened, and four closed.

## Trust Companies and Departments

The carrying value of the trust assets held by 26 state-chartered bank trust departments and 18 trust companies was \$524.3 billion at yearend 2000, almost level with the \$524.8 billion reported a year ago.

Income from fiduciary activities of state chartered banks combined with net income of trust companies were \$230.0 million, an increase of \$5.6 million or 2.5 percent from one year previous.

The fiduciary assets of 24 national banks and savings banks totaled \$932.3 billion, down \$56.6 billion, or 5.7 percent from the \$988.9 billion reported in 1999.



## Foreign Banks



Bank of Canton, est. 1909  
San Francisco, California

Total assets of agencies and branch offices of foreign banks in California decreased \$1.9 billion over the year, from \$27.4 billion in 1999 to \$25.5 billion in 2000 a decline of 6.9 percent. Loans were down \$1.8 billion, from \$24.1 billion to \$22.3 billion a decline of 7.5 percent, while deposits were down from \$5.9 billion to \$3.5 billion a decline of \$2.4 billion, or 40.7 percent. Total operating income was down from \$2.4 billion to \$2.3 billion, a decline of 4.2 percent over the same period.

The number of foreign banks with agencies or branch offices decreased from 57 to 54 over the same period.

We continue to see a decade-long trend of decreasing foreign bank assets, as foreign banks reduce their overseas offices as a result of consolidations due to mergers and cost-cutting measures imposed to increase profitability.

## Savings and Loan Associations

One state chartered savings and loan associations converted to federal charter in the year 2000, reducing the number of state associations from four to three. Assets decreased accordingly from \$2.2 billion in 1999 to \$1.3 billion in 2000—a decline of 40.9 percent. Loans were down from \$1.5 billion to \$635 million a decline of \$865 million or 57.7 percent, while deposits went from \$1.8 billion to \$1.1 billion a decrease of \$700 million or 38.9 percent over the same period.

Net income declined \$10.4 million, from \$25.9 million in 1999 to \$15.5 million in 2000—a decrease of 40.1 percent, which caused the return on assets to decrease slightly from 1.20 percent to 1.18 percent. Noncurrent loans as a percentage of total loans increased from 0.18 percent to 0.34 percent.

## Special Licensees

During 1999, (the last year for which information was available) the Department's transmitter licensees forwarded \$3.1 billion from California to foreign countries, up \$500 million or 19.2 percent from the \$2.6 billion reported in 1998. During 1999, the Department's payment instrument licensees sold \$81.3 billion in payment instruments in California, an increase of \$15.8 billion or 24.1 percent from 1998. Over the same period, the Department's travelers check licensees sold \$1.6 billion in travelers checks in California, down 5.9 percent from the \$1.7 billion sold in 1998.

# STRUCTURE & ACTIVITY REPORT

## Commercial Banks

On January 1, 2000, there were 215 state-chartered commercial banks. During the year, five commercial banks opened for business. Sixteen commercial banks became extinct through merger and two state-chartered commercial banks converted to federal charter, bringing the total number of state-chartered commercial banks at yearend to 202.

The banks opened and closed during the year are:

### New Banks

Five de novo commercial banks opened for business:

<i>Name</i>	<i>City</i>	<i>Capitalization</i>	<i>Date Opened</i>
1st Pacific Bank of California	San Diego	\$ 11,499,580	11/17/00
Heritage Bank South Valley	Morgan Hill	\$ 7,000,000	1/14/00
Orange Community Bank	Orange	\$ 6,080,500	11/20/00
Solano Bank	Vacaville	\$ 9,000,000	7/17/00
Southland Business Bank	Irwindale	\$ 5,073,223	4/26/00

### Conversions to National Charter

One state-chartered commercial bank converted to a national bank:

<i>Name</i>	<i>Location</i>	<i>Converted</i>
Bank of America Community Development Bank as Bank of America California, N.A	Walnut Creek	6/15/00

One state-chartered commercial bank converted to a federal savings bank:

<i>Name</i>	<i>Location</i>	<i>Converted</i>
Franklin Bank as Franklin Templeton Bank & Trust, F.S.B., Salt Lake City, Utah	San Mateo	5/1/00



Commercial & Savings Bank  
Stockton, California – Early twentieth century

## Commercial Banks Continued

### Mergers

In 2000, there were twenty mergers involving state-chartered banks. The following table lists those mergers:

<i>Surviving Bank</i>	<i>Location</i>	<i>Merged Bank</i>	<i>Location</i>	<i>Merged</i>
Bank of Orange County	Torrance	CalWest Bank	Torrance	7/14/00
Bank of the Sierra	Porterville	Sierra National Bank	Tehachapi	5/19/00
Business Bank of California	San Bernardino	Valley Merchants Bank, N.A.	Hemet	8/31/00
Civic Bank of Commerce	Oakland	East County Bank	Antioch	1/31/00
East-West Bank	San Marino	American International Bank	Los Angeles	2/29/00
First Bank & Trust	Newport Beach	Bank of Ventura	Ventura	8/31/00
First Bank & Trust*	San Francisco	Commercial Bank of San Francisco	San Francisco	10/31/00
		First Bank & Trust	Newport Beach	10/31/00
		First Bank of California	Sacramento	10/31/00
		First Bank Texas National Association	Houston, TX	10/31/00
		Millennium Bank	San Francisco	12/29/00
First Bank of California	Sacramento	Lippo Bank	San Francisco	5/31/00
First National Bank of Central California	Salinas	San Benito Bank	Hollister	7/31/00
General Bank	Los Angeles	General Savings Bank of Washington	Bellevue, WA	2/10/00
People's Bank of California	Los Angeles	Bank of Hollywood	Los Angeles	1/31/00
U.S. Bank, N.A.	Minneapolis, MN	Peninsula Bank of San Diego	San Diego	1/14/00
		Scripps Bank	San Diego	10/14/00
Wells Fargo Bank, N.A.	San Francisco	North County Bank	Escondido	8/18/00
Westamerica Bank	San Rafael	Bank of Lake County	Lakeport	8/18/00
		First Counties Bank	Clearlake	9/16/00

\* Name of surviving bank changed from Redwood Bank

## Industrial Banks

On September 30, 2000 Governor Davis signed Senate Bill 2148 (Polanco). The bill transformed the 23 deposit-taking industrial loan companies, also known as thrift and loan associations into industrial banks, a new classification of banks. During the year, one industrial bank surrendered its license bringing the number of industrial banks at yearend to twenty-two.

### Voluntarily Surrender of License

One industrial bank voluntarily surrendered its license:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Crown American Bank	Los Angeles	12/27/00

### Foreign (Other State) Industrial Banks

One foreign (other state) industrial bank opened agency offices in California:

<i>Name</i>	<i>State</i>	<i>Location</i>	<i>Opened</i>
Advanta Bank Corp	Utah	Fresno	1/13/00



## Credit Unions

On January 1, 2000, there were 218 state-chartered credit unions, including five out-of-state credit unions. During the year, thirteen federal credit unions converted to state charter. One credit union was closed and ordered liquidated, one credit union voluntarily surrendered its license and eight state-chartered credit unions merged, making 221 credit unions including five out-of-state credit unions.

### Conversions to State Charter

Thirteen federal credit unions converted to state charter:

<i>Name</i>	<i>Location</i>	<i>Converted</i>
Alliance Federal Credit Union as Alliance Credit Union	San Jose	7/1/00
ACU Federal Credit Union as America's Choice Credit Union	Redwood City	8/28/00
Kaiser-Lakeside Federal Union as Kaiser-Lakeside Credit Union	Oakland	12/29/00
Long Beach Schools Federal Credit Union as LBS Financial Credit Union	Long Beach	12/18/00
North County Federal Credit Union as North County Credit Union	La Jolla	12/27/00
North Island Federal Credit Union as North Island Financial Credit Union	San Diego	11/7/00
Providence First Federal Credit Union as Providence First Credit Union	Burbank	4/3/00
Rockwell Federal Credit Union as Financial Partners Credit Union	Downey	12/27/00
Star One Federal Credit Union as Star One Credit Union	Sunnyvale	12/15/00
Unipac Federal Credit Union as Unipac Credit Union	San Francisco	12/21/00
USC Federal Credit Union as USC Credit Union	Los Angeles	12/27/00
Ventura County Federal Credit Union as Ventura County Credit Union	Ventura	12/27/00
Whittier Area Federal Credit Union as Credit Union of Southern California	Whittier	12/21/00

### License Revocations

One credit union was closed and ordered liquidated by the Commissioner of Financial Institutions:

<i>Name</i>	<i>Location</i>	<i>Acquiring Credit Union</i>	<i>Location</i>	<i>Closed</i>
Caribbean-American Credit Union	Los Angeles	Hughes Aircraft Employees Federal Credit Union	Los Angeles	11/22/00

### Voluntarily Surrender of License

One credit union voluntarily surrendered its license:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
West Los Angeles CSO Credit Union	Los Angeles	6/26/00

## Mergers

In 2000 there were twelve mergers involving state-chartered credit unions. The following table lists those mergers:

<i>Surviving Credit Union</i>	<i>Location</i>	<i>Merged Credit Union</i>	<i>Location</i>	<i>Merged</i>
Butte Federal Credit Union	Biggs	Placer Nevada Grange Credit Union	Auburn	11/16/00
Central State Credit Union	Stockton	Stockton Delta Credit Union	Stockton	5/15/00
Hughes Aircraft Federal Credit Union	Manhattan Beach	Santa Monica Consumers Credit Union	Santa Monica	1/31/00
National J.A.C.L. Credit Union	Salt Lake City, UT	San Francisco J.A.C.L. Credit Union	San Francisco	3/21/00
Nikkei Credit Union	Gardena	West Los Angeles Japanese Credit Union	Los Angeles	12/29/00
Orange County's Credit Union	Santa Ana	Anaheim City Employees Credit Union dba Anaheim Area Credit Union	Anaheim	10/31/00
		Shur Lok Federal Credit Union	Irvine	3/1/00
Patelco Credit Union	San Francisco	Levi Strauss Employees Federal Credit Union	San Francisco	1/20/00
Point Loma Credit Union	San Diego	Associates Mechanical Federal Credit Union	San Diego	10/5/00
		National City Federal Credit Union	National City	5/15/00
UFCW Local 1288 Credit Union	Fresno	Spreckels District #4 Credit Union	Mendota	9/5/00
UFCW of Northern California Federal Credit Union	San Leandro	Electricians #595 Credit Union	San Leandro	7/13/00



Contestants in the Miss California Credit Union contest wait for the results to be announced at the California Credit Union League's Annual Meeting. Los Angeles, CA – 1961

## Industrial Loan Companies

There were 74 premium finance companies on January 1, 2000. During the year, two premium finance companies opened and four closed, making 72 premium finance companies at yearend 2000.

### New Premium Finance Companies

Two premium finance companies opened for business:

<i>Name</i>	<i>Location</i>	<i>Opened</i>
Fox Financial Services	Fullerton	3/9/00
Nova Financial, Inc.	Fullerton	10/19/00

### Premium Finance Companies Closed

Three premium finance companies closed:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Freeway Budget Plan, Inc.	Orange	10/23/00
Gemini Premium Finance Service, Inc.	Westminster	3/14/00
Infinity Acceptance Corporation	Woodland Hills	12/19/00
Western Family Premium Corp.	Woodland Hills	2/3/00

## Trust Companies and Department

On January 1, 2000, there were 20 trust companies. During the year, one trust company merged and one voluntarily surrendered its license, to bring the total number of trust companies at yearend to eighteen.

At the start of the year, there were 28 state banks with trust powers. During the year, one bank was granted trust powers, one bank converted to a federal savings bank, two banks with trust departments merged, making 26 banks with trust powers as of December 31, 2000.

### Mergers

One trust company merged with a federal savings bank:

<i>Surviving Institution</i>	<i>Location</i>	<i>Merged Institution</i>	<i>Location</i>	<i>Merged</i>
Franklin Templeton Bank & Trust	Salt Lake City, UT	Franklin Templeton Trust Co.	San Mateo	5/1/00

### Voluntarily Surrender of License

One trust company voluntarily surrendered its license:

<i>Name</i>	<i>Location</i>	<i>Effected</i>
Imperial Trust Company	Los Angeles	4/12/00

### Trust Powers

One state-chartered bank was granted trust powers:

<i>Name</i>	<i>Location</i>	<i>Effected</i>
Mid-State Bank	Arroyo Grande	12/18/00

## Foreign (Other Nation) Banks

On January 1, 2000, there were 65 agencies and branch offices of foreign (other nation) banks representing 57 banks. During the year to date, two branches opened, while three agencies and one branch closed, leaving 63 agency and branch offices representing 54 banks.

Of the total, 19 are depository agencies, 13 are non-depository agencies, four are limited branch offices, two are retail branch offices and 25 are wholesale branch offices. The offices opened and closed during the year are presented on the following tables:

### Agencies and Branch Offices of Foreign (Other Nation) Banks Opened

Two branch offices opened during the year:

#### **WHOLESALE BRANCH OFFICE**

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Opened</i>
BNP Paribas <sup>a</sup>	France	Los Angeles	5/23/00
E. Sun Commercial Bank Ltd.	Taiwan	City of Industry	7/25/00

### Agencies and Branch Offices of Foreign (Other Nation) Banks Closed

Three agencies and one branch office closed during the year:

#### **RETAIL BRANCH OFFICE**

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Closed</i>
Bank Hapoalim, B.M.	Israel	San Francisco	6/9/00

#### **DEPOSITORY AGENCY**

Banco do Brasil, S.A.	Brazil	Los Angeles	8/1/00
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#### **NON-DEPOSITORY AGENCIES**

Asahi Bank Ltd. <sup>b</sup>	Japan	Los Angeles	3/1/00
Paribas <sup>a</sup>	France	Los Angeles	5/23/00

<sup>a</sup> In connection with the merger of Paribas and Banque Nationale de Paris, to form BNP Paribas

<sup>b</sup> Transformed to a representative office



## Foreign (Other Nation) Banks Continued

### Representative Offices of Foreign (Other Nation) Banks

On January 1, 2000, there were 27 representative offices of foreign (other nation) banks representing 25 banks. During the year to date, six representative offices opened and eight closed, leaving 25 representative offices representing 23 banks. The representative offices that opened and closed are shown on the following tables:

### Representative Offices of Foreign (Other Nation) Banks Opened

Six representative offices of foreign (other nation) banks opened during the year:

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Opened</i>
Asahi Bank Ltd <sup>a</sup>	Japan	Los Angeles	3/1/00
Banca Intesa	Italy	San Francisco	5/8/00
Banco do Brasil, S.A. <sup>b</sup>	Brazil	Los Angeles	8/1/00
Bank Austria AG <sup>c</sup>	Austria	San Francisco	11/3/00
Bank Hapoalim, B.M.	Israel	San Francisco	6/9/00
BNP Paribas <sup>d</sup>	France	San Francisco	5/23/00

<sup>a</sup> Transformed from a non-depository agency

<sup>b</sup> Transformed from depository agency

<sup>c</sup> In connection with the merger of Bank Austria AG and Sparkasse Stockerau Aktiengesellschaft

<sup>d</sup> In connection with the merger of Paribas and Banque Nationale de Paris, to form BNP Paribas

### Representative Offices of Foreign (Other Nation) Banks Closed

Eight representative offices of foreign (other nation) banks closed during the year:

<i>Name of Bank</i>	<i>Country</i>	<i>Location</i>	<i>Closed</i>
Bank Austria AG	Austria	San Francisco	11/3/00
Bank Hapoalim, B.M.	Israel	Los Angeles	6/20/00
BNP Paribas	France	San Francisco	12/15/00
CARIPLO-Cassa di Risparmio dell'Provincia Lombarde S.p.A.	Italy	San Francisco	5/8/00
Credit Agricole Indosuez	France	San Francisco	2/18/00
Deutsche Bank, AG	Germany	San Francisco	3/31/00
Paribas	France	San Francisco	5/23/00
Sumitomo Trust & Banking Company, Ltd.	Japan	Los Angeles	10/20/00

## Foreign (Other State) Banks

On January 1, 2000, there were 43 foreign (other state) banks with facilities in California. During the year, one banks opened facilities and two bank closed, making 42 foreign (other state) banks with facilities on December 31, 2000, of which 34 were insured, foreign (other state) banks and eight were non-insured foreign (other state) banks. The facilities that opened and closed are shown on the following tables:

### Facilities of Foreign (Other State) Banks Opened

One foreign (other state) banks opened facilities during the year:

#### INSURED BANKS

<i>Name of Bank</i>	<i>State</i>	<i>Location</i>	<i>Opened</i>
Sunrise Bank of Arizona	Arizona	San Diego	3/23/00

### Facilities of Foreign (Other State) Banks Closed

Two foreign (other state) banks closed their facilities during the year:

#### INSURED BANKS

<i>Name of Bank</i>	<i>State</i>	<i>Location</i>	<i>Opened</i>
Bankers Trust (Delaware)	Delaware	Los Angeles	10/1/00
Zions First National Bank	Utah	Walnut Creek	12/1/99

## Special Licenses

On January 1, 2000, there were 49 transmitters of money abroad, eleven issuers of payment instruments and seven issuers of travelers checks. During the year, five transmitters of money abroad opened and one closed. One issuer of payment instruments opened and two closed and one issuer of travelers checks closed. As of yearend 2000, there were 53 transmitters of money abroad, ten issuers of payment instruments and six issuers of travelers checks licensed by the Department of Financial Institutions.

### New Transmitters of Money Abroad

Five transmitters of money abroad opened during the year:

<i>Name</i>	<i>Location</i>	<i>Opened</i>
Armenian Express, Inc.	Glendale	6/30/00
Cong Ty Chuyen Tien Viet Nam, Inc.	Santa Maria	8/18/00
LBP Remittance Co.	Van Nuys	5/31/00
Motran Services Inc.	Los Angeles	9/25/00
Ruesch International, Inc.	Washington, DC	3/31/00

### Transmitter of Money Abroad Surrender of License

One transmitter of money abroad voluntarily surrendered its license:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Ruesch International Inc.	New York, NY	6/5/00

### New Issuer of Payment Instruments

One issuer of payment instruments was opened during the year:

<i>Name</i>	<i>Location</i>	<i>Opened</i>
GroupEx Financial Corporation	La Mirada	3/7/00

### Issuer of Payment Instruments Surrender of License

Two issuers of payment instruments were closed during the year:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Mid-America Money Order Company	Louisville, KY	1/26/00
PayMyBills.com	Pasadena	12/1/00

### Issuer of Travelers Checks Surrender of License

One issuer of travelers of checks was closed during the year:

<i>Name</i>	<i>Location</i>	<i>Closed</i>
Thomas Cook Australia PTY, Ltd.	Toronto, Canada	7/14/00

## Liquidations Pending

The Commissioner has made it a priority to conclude the following five liquidations in process:

1. Canadian Commercial Bank

On September 10, 1985, the Superintendent of Banks ordered that the California property and business of Canadian Commercial Bank, a bank organized under Canadian law, be liquidated. At the time of the seizure, the Bank was licensed to maintain a non-depository agency in Santa Ana and representative offices in Los Angeles and San Francisco.

2. United Security Trust Company

On February 24, 1989, the Superintendent of Banks ordered the liquidation of United Security Trust Company, a corporation organized under the laws of the State of California and headquartered in Santa Barbara, which was authorized to transact trust business.

3. First Independent Trust Company

On May 19, 1989, the Superintendent of Banks ordered the liquidation of First Independent Trust Company, a corporation organized under the laws of the State of California and headquartered in Sacramento, which was authorized to transact trust business.

4. Global Telegraph Corporation

On February 27, 1992, the Superintendent of Banks ordered the liquidation of Global Telegraph Corporation, a corporation organized under the laws of the State of Nevada, which was licensed to engage in the business of receiving money for transmission to foreign countries.

5. P.T. Bank Dagang Nasional Indonesia

On September 3, 1998, the Commissioner of Financial Institutions ordered the liquidation of the California property and business of P.T. Bank Dagang Nasional Indonesia, a corporation organized under the laws of Indonesia, which was licensed to maintain a depository agency in Los Angeles.



## 2000 Commercial Bank Financial Data

### Statement of Financial Condition as of December 31, 2000 (in thousands of dollars)

Number of institutions	202
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#### Assets

Cash and due from banks	\$ 7,290,473
Securities	25,680,010
Federal funds sold	6,217,629
Loans	80,177,364
Less allowance for loan losses	1,424,388
Trading assets	147,558
Premises and fixed assets	1,211,400
Other real estate owned	112,184
Investments in unconsolidated subsidiaries	35,317
Customers' liability under acceptances	110,588
Intangible assets	1,849,476
Other assets	2,645,968
<b>Total assets</b>	<b>\$124,053,579</b>

#### Liabilities and capital

Total deposits	\$102,411,878
Federal funds purchased	3,056,265
Demand notes issued to the U.S. Treasury	139,351
Trading liabilities	22,193
Other borrowed money	3,564,166
Liability on acceptances outstanding	110,588
Subordinated notes and debentures	585,012
Other liabilities	1,613,089
Perpetual preferred stock	30,931
Common stock	2,743,859
Surplus	5,069,567
Undivided profits and capital reserves	4,651,368
Unrealized gains on available-for-sale securities	55,312
<b>Total equity capital</b>	<b>12,551,037</b>
<b>Total liabilities and capital</b>	<b>\$124,053,579</b>



Statement of Income for the year ended December 31, 2000 (in thousands of dollars)

Interest income	
Loans	\$ 6,889,774
Lease financing receivables	168,592
Due from depository institutions	43,371
Securities	1,563,636
Trading assets	9,693
Federal funds sold	351,014
<b>Total interest income</b>	<b>\$ 9,026,080</b>
Interest expense	
Deposits	3,017,664
Federal funds purchased	193,187
Borrowings	227,516
Subordinated notes	44,406
<b>Total interest expense</b>	<b>\$ 3,482,773</b>
Net interest income	\$ 5,543,307
Provision for loan loss	\$ 473,748
Noninterest income	
Fiduciary activities	\$ 134,787
Service charges	349,336
Trading revenue	41,527
Other fee income	471,005
All other noninterest income	227,456
<b>Total noninterest income</b>	<b>\$ 1,224,111</b>
Realized gains on securities	(\$ 6,795)
Noninterest expense	
Salaries	\$ 1,949,953
Premises and fixed assets	532,618
Other noninterest expense	1,372,976
<b>Total noninterest expense</b>	<b>\$ 3,855,547</b>
Income before income taxes and extraordinary items	\$ 2,431,328
Income tax	908,234
Income before extraordinary items	1,523,094
Extraordinary items	1,175
<b>Net income</b>	<b>\$ 1,524,269</b>

## Profile of State Chartered Banks

(In millions of dollars)

<i>Period Ending</i>	<i>12/31/97</i>	<i>12/31/98</i>	<i>12/31/99</i>	<i>12/31/00</i>
Number of Banks	212	213	215	202
Loans & Leases (Net)*	56,002.7	64,119.7	71,994.3	80,177.4
Reserve for loans	1,128.8	1,213.9	1,300.0	1,424.3
Total Assets	91,305.6	104,426.3	113,363.2	124,053.6
Total Deposits	77,515.0	87,477.6	92,552.6	102,411.9
Total Equity Capital	8,892.1	10,454.7	11,137.7	12,551.0
Noncurrent Loans & Leases**	607.2	603.8	494.6	543.5
Total Past Due Loans & Leases***	1,124.3	1,163.4	971.7	1,120.4
Other Real Estate Owned****	196.1	122.2	88.4	51.0
Interest Earned	6,406.6	6,496.9	7,561.7	9,026.1
Interest Expense	2,399.1	2,401.8	2,744.5	3,482.8
Net Interest Income	4,007.5	4,095.1	4,817.3	5,543.3
Noninterest Income	975.8	1,021.7	1,199.9	1,224.1
Loan Loss Provision	257.8	236.7	296.6	473.7
Noninterest Expense	3,133.5	3,246.8	3,608.8	3,855.6
Net Income	1,016.8	1,032.3	1,302.7	1,524.3
Return on Assets#	1.11	0.99	1.15	1.23
Return on Equity#	11.43	9.87	11.70	12.14
Net Interest Margin#	4.39	3.92	4.25	4.47
Loans & Leases/Deposits	72.25	73.30	77.79	78.29
Loans & Leases/Assets	61.34	61.40	63.51	64.63
LLR/Total Loans	2.02	1.89	1.81	1.78
Equity Capital/Assets	9.74	10.01	9.82	10.12
Noncurrent Loans&Leases/ Total Loans&Leases	1.08	0.94	0.69	0.68
Tot. Past Due Loans&Leases/ Loans&Leases	2.01	1.81	1.35	1.40Total
Reserves for Loans/ Noncurrent Loans&Leases	185.90	201.05	262.83	262.05

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

\*\*\*\* Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

# Aggregate return

## Selected Financial Data — Commercial Banks

As of December 31, 2000 in thousands of dollars

<i>Name of Bank</i>	<i>Location</i>	<i>Assets</i>	<i>Loans &amp; Leases</i>	<i>Loan Loss Reserve</i>	<i>Deposits</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>ROE</i>
1st Pacific Bank	San Diego	16,105	1,240	12	6,004	9,966	(1,469)	(9.12)	(14.74)
Alliance Bank	Culver City	124,516	96,314	2,023	112,173	9,017	2,063	1.66	22.88
America California Bank	San Francisco	91,678	60,844	781	81,762	7,129	544	0.59	7.63
American Business Bank	Los Angeles	179,442	60,888	1,105	161,757	13,532	1,331	0.74	9.84
American Commercial Bank	Ventura	266,435	197,476	3,553	238,527	25,077	3,719	1.40	14.83
American River Bank	Sacramento	225,496	155,464	1,969	187,360	19,597	3,645	1.62	18.60
Antelope Valley Bank	Lancaster	230,225	159,657	1,486	199,904	24,186	4,103	1.78	16.96
Asahi Bank of California	Los Angeles	101,329	43,189	1,646	78,009	22,932	813	0.80	3.55
Asiana Bank	Sunnyvale	24,755	16,642	300	19,956	4,683	(445)	(1.80)	(9.50)
Auburn Community Bank	Auburn	56,527	47,735	440	52,133	3,696	196	0.35	5.30
Bank of Agriculture and Commerce	Stockton	192,552	106,420	1,197	170,984	12,429	2,201	1.14	17.71
Bank of Alameda	Alameda	99,840	63,211	959	91,342	7,876	655	0.66	8.32
Bank of Amador	Jackson	88,876	62,248	786	76,002	12,308	1,755	1.97	14.26
Bank of Canton of Calif.	San Francisco	1,079,229	414,547	7,607	864,191	150,771	10,410	0.96	6.90
Bank of Coronado	Coronado	77,205	51,240	406	70,588	5,717	850	1.10	14.87
Bank of Granada Hills	Granada Hills	91,869	62,186	868	82,447	8,377	1,209	1.32	14.43
Bank of Hemet, The	Hemet	292,234	242,769	2,467	267,845	22,724	3,101	1.06	13.65
Bank of Lakewood	Lakewood	24,163	15,111	242	22,400	1,726	(470)	(1.95)	(27.23)
Bank of Los Altos	Los Altos	256,023	173,501	2,258	233,906	19,187	1,508	0.59	7.86
Bank of Madera County	Oakhurst	24,248	16,427	162	20,789	3,332	(560)	(2.31)	(16.81)
Bank of Marin	Corte Madera	379,097	264,949	4,213	341,710	34,352	4,521	1.19	13.16
Bank of Oakland	Oakland	57,138	42,401	719	50,443	5,428	653	1.14	12.03
Bank of Orange County	Fountain Valley	263,178	178,578	2,666	223,410	36,898	1,010	0.38	2.74
Bank of Petaluma	Petaluma	214,864	126,180	3,529	180,194	17,049	971	0.45	5.70
Bank of Rio Vista	Rio Vista	128,034	48,971	1,135	112,210	14,777	645	0.50	4.36
Bank of Sacramento	Sacramento	93,100	65,955	757	82,654	9,828	829	0.89	8.44
Bank of San Francisco, The	San Francisco	216,520	115,615	1,600	137,733	62,094	0	0.00	0.00
Bank of Santa Clara	Santa Clara	415,550	264,536	6,302	379,213	32,318	1,327	0.32	4.11
Bank of Stockton	Stockton	1,116,905	733,328	23,589	948,608	128,854	16,344	1.46	12.68
Bank of the Orient	San Francisco	472,204	319,334	5,376	430,697	28,305	2,298	0.49	8.12
Bank of the Sierra	Porterville	607,150	421,754	5,712	527,776	41,609	6,307	1.04	15.16
Bank of the West	San Francisco	1,158,718	8,451,640	99,548	8,232,484	1,384,604	110,099	0.99	7.95
Bank of Visalia	Visalia	92,716	57,274	908	82,001	8,111	928	1.00	11.44
Bank of Walnut Creek	Walnut Creek	349,730	252,370	5,042	310,910	33,022	6,288	1.80	19.04
Bank of Willits	Willits	84,233	36,180	1,040	69,917	14,223	1,313	1.56	9.23
Bay Area Bank	Redwood City	207,361	157,955	3,917	167,250	16,165	3,103	1.50	19.20
Bay Bank of Commerce	San Leandro	163,352	126,222	3,040	133,761	12,334	1,590	0.97	12.89
BNY Western Trust Co.	Los Angeles	263,396	0	0	4,777	219,186	10,574	4.01	4.82
Borel Bank and Trust Co.	San Mateo	371,243	233,898	4,196	337,471	28,789	6,422	1.73	22.31
Business Bank of Calif.	San Bernardino	311,060	180,368	1,843	265,767	32,458	2,874	0.92	8.85
Butte Community Bank	Paradise	213,274	172,411	2,000	194,131	16,711	3,046	1.43	18.23

## Selected Financial Data – Commercial Banks Continued

As of December 31, 2000 in thousands of dollars

<i>Name of Bank</i>	<i>Location</i>	<i>Assets</i>	<i>Loans &amp; Leases</i>	<i>Loan Loss Reserve</i>	<i>Deposits</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>ROE</i>
BYL Bank Group	Orange	284,949	188,008	2,295	254,421	29,167	2,366	0.83	8.11
California Bank & Trust	San Diego	6,952,560	4,855,632	71,284	5,589,804	714,322	74,079	1.07	10.37
California Center Bank	Los Angeles	449,437	307,546	6,633	395,938	42,909	8,403	1.87	19.58
California Chohung Bank	Los Angeles	110,338	92,402	1,633	70,367	39,082	3,664	3.32	9.38
California Commerce Bank	Century City	2,150,568	1,176,567	24,619	1,892,721	168,153	35,163	1.64	20.91
California Oaks State Bank	Thousand Oaks	49,098	25,722	238	45,427	3,579	1	0.00	0.03
California Pacific Bank	San Francisco	74,986	48,511	3,017	60,696	13,093	1,440	1.92	11.00
Camarillo Community Bank	Camarillo	129,408	91,693	1,114	118,337	10,449	1,407	1.09	13.47
Capital Bank of North County	Carlsbad	125,049	73,210	839	115,367	8,812	1,329	1.06	15.08
Capitol Valley Bank	Roseville	54,653	39,470	587	49,007	5,281	(22)	(0.04)	(0.42)
Cathay Bank	Los Angeles	2,203,417	1,459,274	21,967	1,881,148	206,740	38,749	1.76	18.74
Cedars Bank	Los Angeles	252,021	165,402	1,995	223,801	18,955	1,165	0.46	6.15
Central California Bank	Sonora	49,921	34,140	419	44,926	4,569	110	0.22	2.41
Central Sierra Bank	San Andreas	123,811	77,678	1,027	105,255	9,787	1,286	1.04	13.14
Cerritos Valley Bank	Artesia	128,531	60,954	1,876	105,066	10,872	66	0.05	0.61
Charter Pacific Bank	Agoura Hills	96,783	64,606	1,119	82,827	13,133	726	0.75	5.53
Chinatrust Bank (U.S.A.)	Torrance	1,636,872	1,087,857	16,553	1,310,240	138,838	22,067	1.35	15.89
Citizens Bank of Nevada County	Nevada City	75,316	55,207	703	66,878	7,622	906	1.20	11.89
Citizens Business Bank	Ontario	2,306,571	1,053,916	19,153	1,598,864	188,980	34,963	1.52	18.50
CivicBank of Commerce	Oakland	498,385	378,120	6,573	429,583	53,444	6,879	1.38	12.87
Clovis Community Bank	Clovis	202,161	96,019	2,047	180,989	18,595	1,796	0.89	9.66
CNA Trust Corporation	Costa Mesa	164,064	0	0	124,305	29,088	3,502	2.13	12.04
Coast Commercial Bank	Santa Cruz	439,769	222,401	5,245	318,418	37,020	5,509	1.25	14.88
Comerica Bank-California	San Jose	5,801,060	4,709,188	87,593	5,026,653	603,966	86,778	1.50	14.37
Community Bank	Pasadena	1,155,499	805,555	11,691	914,779	94,136	13,545	1.17	14.39
Community Bank of Central California	Salinas	703,820	473,394	9,371	635,261	56,824	9,277	1.32	16.33
Community Bank of San Joaquin	Stockton	49,015	14,477	225	40,241	8,638	(777)	(1.59)	(9.00)
Community Bank of the Bay	Oakland	39,147	27,582	542	34,499	4,225	(1,190)	(3.04)	(28.17)
County Bank	Merced	676,334	413,595	8,207	602,629	50,765	7,061	1.04	13.91
Dai-Ichi Kangyo Bank	Los Angeles	538,991	106,636	3,703	341,033	62,680	4,822	0.89	7.69
Desert Community Bank	Victorville	298,277	221,986	2,684	270,040	26,055	3,125	1.05	11.99
Eastern International Bank	Los Angeles	74,153	55,168	1,251	64,522	9,052	1,011	1.36	11.17
East-West Bank	San Marino	2,483,334	1,813,503	23,848	1,953,776	201,045	35,049	1.41	17.43
Eldorado Bank	Tustin	1,022,327	560,451	8,683	866,487	85,016	10,032	0.98	11.80
Encino State Bank	Encino	114,775	50,388	477	106,885	7,605	1,196	1.04	15.73
EverTrust Bank	City of Industry	160,466	95,869	1,207	143,389	14,429	1,149	0.72	7.96
Exchange Bank	Santa Rosa	919,366	587,388	10,400	818,225	93,749	14,034	1.53	14.97
Farmers & Merchants Bank of Central California	Lodi	906,536	497,291	11,876	767,556	88,993	11,171	1.23	12.55

## As of December 31, 2000 in thousands of dollars

<i>Name of Bank</i>	<i>Location</i>	<i>Assets</i>	<i>Loans &amp; Leases</i>	<i>Loan Loss Reserve</i>	<i>Deposits</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>ROE</i>
Farmers and Merchants Bank of Long Beach	Long Beach	1,905,160	475,223	32,450	1,252,945	459,456	40,607	2.13	8.84
Feather River State Bank	Yuba City	301,333	178,276	5,725	267,688	25,621	2,847	0.94	11.11
First American Bank	Rosemead	150,776	92,129	2,015	133,798	14,851	2,731	1.81	18.39
First Bank & Trust	San Francisco	2,514,747	1,946,295	36,334	2,180,339	271,091	30,570	1.22	11.28
First Bank of San Luis Obispo	San Luis Obispo	238,755	133,474	1,583	152,216	19,577	2,960	1.24	15.12
First Commerce Bank	Encino	77,013	54,162	1,074	69,031	7,773	1,142	1.48	14.69
First Commercial Bank Taiwan	Alhambra	178,687	101,805	1,420	146,367	30,012	665	0.37	2.22
First Community Bank of the Desert	Indian Wells	132,660	92,289	1,498	121,249	10,288	1,456	1.10	14.15
First Continental Bank	Rosemead	264,890	179,863	2,909	239,515	24,477	2,378	0.90	9.72
First Credit Bank	Los Angeles	281,123	203,428	5,019	233,245	41,294	11,370	4.04	27.53
First International Bank	Chula Vista	54,332	39,271	2,109	48,156	3,697	(1,704)	(3.14)	(46.09)
First Mountain Bank	Big Bear Lake	87,259	47,305	1,007	79,315	7,697	911	1.04	11.84
First Northern Bank of Dixon	Dixon	391,628	224,355	7,228	349,779	36,537	5,071	1.29	13.88
First Regional Bank	Los Angeles	305,634	236,176	4,600	278,144	23,415	2,485	0.81	10.61
First United Bank	San Diego	116,764	73,793	1,130	107,504	8,596	841	0.72	9.78
First Western Bank	Simi Valley	192,832	106,410	1,275	169,723	16,335	2,406	1.25	14.73
Five Star Bank	Rocklin	49,732	17,058	119	37,394	11,965	(117)	(0.24)	(0.98)
Foothill Independent Bank	Glendora	505,737	368,474	3,692	454,266	47,921	6,988	1.38	14.58
Fremont Bank	Fremont	864,673	696,718	8,088	729,425	64,003	8,007	0.93	12.51
Frontier State Bank	Redondo Beach	71,978	54,827	918	64,205	7,234	(7,960)	(11.06)	(110.04)
General Bank	Los Angeles	1,941,115	964,938	19,426	1,680,597	198,113	34,895	1.80	17.61
Gilmore Bank	Los Angeles	76,778	45,609	590	62,543	13,079	22	0.03	0.17
Golden Gate Bank	San Francisco	271,912	176,991	3,561	225,385	17,505	3,026	1.11	17.29
Granite State Bank	Monrovia	92,388	41,680	496	84,843	6,732	951	1.03	14.13
Guaranty Bank of California	Los Angeles	121,724	65,329	612	99,372	11,289	734	0.60	6.50
Hacienda Bank	Santa Maria	62,413	39,890	440	57,195	4,958	143	0.23	2.88
Hanmi Bank	Los Angeles	1,034,204	632,497	11,976	935,132	85,741	15,535	1.50	18.12
Heritage Bank East Bay	Fremont	93,632	67,213	970	84,689	8,243	86	0.09	1.04
Heritage Bank of Commerce	San Jose	457,754	364,191	5,865	395,539	39,311	6,058	1.32	15.41
Heritage Bank South Valley	Morgan Hill	48,938	41,806	558	41,225	7,081	81	0.17	1.14
Heritage Oaks Bank	Paso Robles	183,395	137,475	1,320	167,748	13,351	2,288	1.25	17.14
Humboldt Bank	Eureka	426,972	262,334	3,502	349,464	32,549	7,234	1.69	22.22
Imperial Bank	Inglewood	7,482,160	4,225,555	69,524	6,713,707	488,670	43,111	0.58	8.82
International Bank of California	Los Angeles	171,619	116,468	1,859	153,970	14,251	1,109	0.65	7.78
Kerman State Bank	Kerman	113,483	76,906	1,260	101,568	10,852	930	0.82	8.57
Kings River State Bank	Reedley	132,742	82,175	802	97,080	23,286	943	0.71	4.05
Lake Community Bank	Lakeport	100,976	80,594	1,275	88,032	9,151	1,457	1.44	15.92
Liberty Bank	S. San Francisco	115,170	73,853	1,026	104,196	10,334	688	0.60	6.66



## Selected Financial Data – Commercial Banks Continued

As of December 31, 2000 in thousands of dollars

<i>Name of Bank</i>	<i>Location</i>	<i>Assets</i>	<i>Loans &amp; Leases</i>	<i>Loan Loss Reserve</i>	<i>Deposits</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>ROE</i>
Los Robles Bank	Thousand Oaks	173,239	108,948	1,934	158,514	13,050	2,280	1.32	17.47
Manufacturers Bank	Los Angeles	1,208,655	691,238	24,962	942,500	167,732	11,712	0.97	6.98
Mechanics Bank, The	Richmond	1,739,125	1,183,230	15,756	1,450,617	169,285	20,281	1.17	11.98
Mellon 1st Business Bank	Los Angeles	1,672,489	885,723	11,512	1,275,711	309,139	13,398	0.80	4.33
Metro Commerce Bank	San Rafael	209,162	164,823	1,939	190,280	16,372	3,183	1.52	19.44
Metropolitan Bank	Oakland	62,569	37,007	449	50,664	5,260	319	0.51	6.06
Mid Valley Bank	Red Bluff	160,957	107,219	1,685	147,540	12,269	1,805	1.12	14.71
Mid-Peninsula Bank	Palo Alto	1,092,061	762,307	14,237	914,636	77,076	13,013	1.19	16.88
Mid-State Bank	Arroyo Grande	1,455,853	919,966	13,280	1,233,312	174,725	27,697	1.90	15.85
Mission Bank	Bakersfield	35,067	27,920	344	29,328	5,435	486	1.39	8.94
Modesto Commerce Bank	Modesto	161,990	94,495	1,573	140,182	16,977	2,064	1.27	12.16
Montecito Bank & Trust	Santa Barbara	357,237	243,425	3,799	322,206	30,892	4,088	1.14	13.23
Monterey County Bank	Monterey	83,695	43,729	468	72,214	5,408	847	1.01	15.66
Murphy Bank	Fresno	76,204	67,880	473	66,708	7,863	856	1.12	10.89
Network Bank USA	Ontario	54,758	40,565	631	47,792	6,732	292	0.53	4.34
North Valley Bank	Redding	338,811	245,224	2,918	295,708	35,368	5,642	1.67	15.95
Oak Valley Community Bank	Oakdale	133,945	87,075	1,156	110,308	13,596	1,538	1.15	11.31
Oceanic Bank	San Francisco	107,639	66,341	1,053	82,754	17,077	1,411	1.31	8.26
Ojai Valley Bank	Ojai	74,715	30,892	708	67,911	6,531	909	1.22	13.92
Orange Community Bank	Orange	13,502	1,488	20	7,558	5,643	(412)	(3.05)	(7.30)
Pacific Business Bank	Santa Fe Springs	174,493	115,297	1,899	147,064	18,409	1,209	0.69	6.57
Pacific Coast Bankers' Bank	San Francisco	51,367	37,592	379	44,564	5,656	610	1.19	10.79
Pacific Crest Bank	Agoura Hills	637,491	400,285	7,240	529,619	46,215	6,338	0.99	13.71
Pacific Liberty Bank	Huntington Beach	38,327	20,714	280	33,181	5,056	406	1.06	8.03
Pacific Mercantile Bank	Newport Beach	162,619	99,491	1,146	131,112	27,893	4	0.00	0.01
Pacific State Bank	Stockton	113,737	83,644	1,001	104,738	8,047	1,007	0.89	12.51
Pacific Union Bank	Los Angeles	731,661	467,712	8,895	646,349	76,299	12,151	1.66	15.93
Palomar Community Bank	Escondido	78,102	55,508	726	66,582	10,500	(1,824)	(2.34)	(17.37)
Pan American Bank	Los Angeles	37,205	24,173	595	31,245	5,565	259	0.70	4.65
Peninsula Bank of Commerce	Millbrae	296,236	215,215	4,869	259,815	23,123	5,176	1.75	22.38
Placer Sierra Bank	Auburn	673,048	430,700	4,825	587,289	76,056	1,794	0.27	2.36
Plumas Bank	Quincy	243,214	163,582	1,888	223,256	18,165	2,563	1.05	14.11
Preferred Bank	Los Angeles	588,999	323,315	4,391	501,357	50,891	8,227	1.40	16.17
Prime Bank	Los Angeles	128,442	43,323	550	118,963	8,965	627	0.49	6.99
PriVest Bank	Costa Mesa	41,339	19,306	189	35,660	4,516	128	0.31	2.83
Rancho Bank	San Dimas	125,839	78,554	730	114,703	10,864	1,311	1.04	12.07
Rancho Bernardo Community Bank	San Diego	71,040	50,416	809	63,842	6,388	634	0.89	9.92
Redding Bank of Commerce	Redding	255,055	194,295	2,974	219,892	26,898	4,969	1.95	18.47
Redlands Centennial Bank	Redlands	94,084	59,642	867	86,461	6,683	983	1.04	14.71
River City Bank	Sacramento	527,171	306,178	8,134	456,320	42,161	5,576	1.06	13.23

## As of December 31, 2000 in thousands of dollars

<i>Name of Bank</i>	<i>Location</i>	<i>Assets</i>	<i>Loans &amp; Leases</i>	<i>Loan Loss Reserve</i>	<i>Deposits</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>ROE</i>
Sacramento Commercial Bank	Sacramento	236,431	148,764	2,597	193,632	38,473	463	0.20	1.20
Sachan Bank	Los Angeles	178,516	114,679	2,604	163,978	12,459	2,206	1.24	17.71
San Joaquin Bank	Bakersfield	248,049	181,261	2,655	223,309	19,078	2,555	1.03	13.39
Santa Barbara Bank & Trust	Santa Barbara	2,280,670	1,623,011	20,968	1,895,372	173,826	39,934	1.75	22.97
Santa Lucia Bank	Atascadero	116,128	77,912	911	105,670	9,968	1,535	1.32	15.40
Sanwa Bank California	Los Angeles	9,313,705	7,490,488	158,633	7,479,843	866,541	126,308	1.36	14.58
Savings Bank of Mendocino County	Ukiah	497,956	247,909	6,793	426,741	70,187	7,375	1.48	10.51
Scott Valley Bank	Yreka	216,302	133,047	1,918	188,304	22,980	2,640	1.22	11.49
Service 1st Bank	Stockton	28,946	6,837	90	20,267	8,524	(1,298)	(4.48)	(15.23)
Silicon Valley Bank	Santa Clara	5,493,520	1,714,436	73,800	4,904,348	474,478	86,521	1.57	18.23
Solano Bank	Vacaville	23,487	2,132	25	14,967	8,436	(560)	(2.38)	(6.64)
Sonoma Valley Bank	Sonoma	140,337	92,585	2,121	123,352	14,031	2,232	1.59	15.91
South Coast Commercial Bank	Irvine	121,849	100,471	1,215	108,503	12,247	1,592	1.31	13.00
Southland Business Bank	Irwindale	14,671	6,260	80	10,853	3,626	(1,322)	(9.01)	(36.46)
Southwest Community Bank	Encinitas	87,083	64,365	808	78,241	7,857	726	0.83	9.24
Spectrum Bank	Montebello	106,774	47,949	633	99,282	6,966	589	0.55	8.46
State Bank of India (Calif.)	Los Angeles	81,080	40,178	708	62,723	11,604	727	0.90	6.27
Stockmans Bank	Elk Grove	174,618	122,155	1,565	157,940	15,137	3,697	2.12	24.42
Summit Bank	Oakland	140,613	80,647	1,428	128,672	11,161	2,313	1.64	20.72
Summit State Bank	Rohnert Park	224,721	170,935	1,801	174,808	19,578	1,574	0.70	8.04
Sun Country Bank	Victorville	127,910	90,121	1,326	115,732	10,715	1,872	1.46	17.47
Sunwest Bank	Tustin	196,309	132,757	2,554	165,802	21,963	2,725	1.39	12.41
Tehama Bank	Red Bluff	238,117	169,858	2,279	206,077	17,909	2,900	1.22	16.19
Timberline Community Bank	Yreka	92,944	57,891	525	83,805	8,434	976	1.05	11.57
Tokai Bank of California	Los Angeles	1,912,623	1,705,160	30,947	1,520,474	204,831	28,231	1.48	13.78
Tri Counties Bank	Chico	970,568	640,391	11,670	838,104	83,457	13,188	1.36	15.80
Union Safe Deposit Bank	Stockton	997,512	326,982	7,652	659,923	70,816	6,666	0.67	9.41
United Commercial Bank	San Francisco	2,495,435	1,931,822	28,901	2,064,019	157,890	26,969	1.08	17.08
United Pacific Bank	City of Industry	164,273	110,108	1,620	149,509	13,759	472	0.29	3.43
United Security Bank	Fresno	356,653	260,575	3,773	271,863	33,750	6,256	1.75	18.54
Upland Bank	Upland	104,917	84,082	1,108	92,739	9,715	1,714	1.63	17.64
Valencia Bank & Trust	Santa Clarita	221,529	134,561	2,005	196,416	17,244	2,423	1.09	14.05
Valley Bank	Moreno Valley	73,202	43,670	1,283	67,891	4,760	(3,441)	(4.70)	(72.29)
Valley Community Bank	Pleasanton	46,260	37,289	526	39,184	6,925	21	0.05	0.30
Valley Independent Bank	El Centro	796,180	567,971	5,942	657,486	62,142	8,267	1.04	13.30
Verdugo Banking Co.	Glendale	113,696	89,752	1,725	100,816	10,400	1,410	1.24	13.56
Vintage Bank	Napa	222,859	150,144	2,243	202,488	19,217	3,913	1.76	20.36
Visalia Community Bank	Visalia	115,100	72,688	1,439	101,662	10,321	686	0.60	6.65
Wells Fargo Bank, Ltd.	Los Angeles	278,752	0	0	10	181,232	39	0.01	0.02

## Selected Financial Data – Commercial Banks Continued

As of December 31, 2000 in thousands of dollars

<i>Name of Bank</i>	<i>Location</i>	<i>Assets</i>	<i>Loans &amp; Leases</i>	<i>Loan Loss Reserve</i>	<i>Deposits</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>ROE</i>
Wells Fargo Central Bank	Calabasas	5,293	0	0	10	5,267	107	2.02	2.03
Westamerica Bank	San Rafael	4,015,710	2,482,159	52,067	3,248,618	299,328	77,288	1.92	25.82
Western State Bank	Duarte	88,100	57,193	893	78,187	8,911	593	0.67	6.65
Wilshire State Bank	Los Angeles	423,980	288,268	4,968	389,349	29,134	5,169	1.22	17.74
Yolo Community Bank	Woodland	41,698	33,584	345	36,252	3,563	127	0.30	3.56
Yosemite Bank	Mariposa	110,935	45,211	526	98,057	10,036	1,251	1.13	12.47



Yosemite Cash Store – 1910

## California State-Chartered Commercial Banks

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
1st Pacific Bank of California	7728 Regents Road	San Diego	92122	Robert B Hildt	858-677-7860
Alliance Bank	100 Corporate Pointe	Culver City	90230	Curtis S Reis	310-410-9281 www.allbank.com
America California Bank	417 Montgomery Street	San Francisco	94104	R.A Roensch	415-986-5678
American Business Bank	523 West 6th St, Ste. 900	Los Angeles	90014	Donald P Johnson	213-627-2868
American Commercial Bank	300 Esplanade Dr, Ste 110	Oxnard	93030	Gerald J Lukiewski	805-487-6581
American River Bank	1545 River Park Drive	Sacramento	95815	William L Young	916-565-6100
Antelope Valley Bank	831 West Lancaster Blvd	Lancaster	93534	Jack D Seefus	661-945-4511 www.avbank.com
Asahi Bank of California	350 South Grand Avenue	Los Angeles	90071	Eiji Ohashi	213-626-6266
Asiana Bank	1082 East El Camino Real	Sunnyvale	94897	Won H Chung	408-969-0215
Auburn Community Bank	412 Auburn-Folsom Road	Auburn	95603-5515	John G Briner	530-887-8182
Bank of Agriculture & Commerce	340 East Main Street	Stockton	95202	Ronald Berberian	209-948-8018
Bank of Alameda	2130 Otis Drive	Alameda	94501	Steven G Andrews	510-769-9338 www.bankofalameda.com
Bank of Amador	422 Sutter Street	Jackson	95642	Larry Standing	209-223-2320 www.bankamador.com
Bank of Canton of California	555 Montgomery Street	San Francisco	94111	Eric H Wen	415-362-4100 www.bankcanton.com
Bank of Coronado	1190 Orange Avenue	Coronado	92118	William R McLaurin	619-437-4466
Bank of Granada Hills	10820 Zelzah Avenue	Granada Hills	91344-4432	Richard C Taylor	818-366-2188
Bank of Hemet (The)	1600 East Florida Avenue	Hemet	92344	James B Jaqua	909-652-2871
Bank of Lakewood	4950 North Clark Avenue	Lakewood	90712	Richard E Proudfit	562-425-1900
Bank of Los Altos	4546 El Camino Real	Los Altos	94022	Rob Holden	650-941-9300 www.bankoflosaltos.com
Bank of Madera County	40266 Junction Drive	Oakhurst	93644	Fred H Brylka	559-673-0395
Bank of Marin	50 Madera Boulevard	Corte Madera	94925	W. R Griswold, Jr.	415-927-2265 www.bankofmarin.com
Bank of Oakland	360 14th Street	Oakland	94612	Michael R Sanford	510-763-8486
Bank of Orange County	10101 Slater Avenue	Fountain Valley	92708	Harvey Ferguson	714-964-6607
Bank of Petaluma	100 Petaluma Boulevard	South Petaluma	94952	Walter E Bragdon	707-765-2222 www.bofp.com
Bank of Rio Vista	101 Main Street	Rio Vista	94571	Wallace McCormack	707-374-5711
Bank of Sacramento	1750 Howe Ave, Ste 100	Sacramento	95825	William J Martin	916-648-2100
Bank of San Francisco	550 Montgomery Street	San Francisco	94111	James E Gilleran	415-781-7810 www.banksf.com
Bank of Santa Clara	1995 El Camino Real	Santa Clara	95052-0243	Ronald D Reinartz	408-249-5900 www.bankofsantaclara.com
Bank of Stockton	301 East Miner Avenue	Stockton	95202	Douglass M Eberhardt	209-464-8781 www.bankstockton.com
Bank of the Orient	233 Sansome Street	San Francisco	94104	Ernest L Go	415-781-6565 www.bankorient.com
Bank of the Sierra	90 North Main Street	Porterville	93257	James C Holly	559-782-4900 www.bankofthesierra.com
Bank of the West	180 Montgomery Street	San Francisco	94104	Donald J McGrath	415-765-4800 www.bankofthewest.com
Bank of Visalia	200 South Court Street	Visalia	93291	Donald A Gilles	559-636-1067 www.bankvisalia.com

## California State-Chartered Commercial Banks Continued

*As of December 31, 2000*

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Bank of Walnut Creek	1400 Civic Drive	Walnut Creek	94596	James L Ryan	925-932-5353 www.bowc.com
Bank of Willits	145 South Main Street	Willits	95490-3584	Richard M Willoughby	707-459-5533
Bay Area Bank	900 Veterans Boulevard	Redwood City	94063	Frank M Bartaldo, Jr.	650-367-1600 www.bayareabank.com
Bay Bank of Commerce	1495 East 14th Street	San Leandro	94577	Richard M Kahler	510-357-2265
BNY Western Trust Company	700 South Flower Street	Los Angeles	90017	Thomas J Perna	213-630-6400
Borel Bank & Trust Company	160 Bovet Road	San Mateo	94402	Ronald G Fick	650-378-3700 www.borel.com
Business Bank of California	505 West Second Street	San Bernardino	92401	Alan J Lane	909-888-2265 www.businessbank.com
Butte Community Bank	672 Pearson Road	Paradise	95969	Keith C Robbins	530-877-0857 www.buttecommunity.com
BYL Bank Group	1875 North Tustin Avenue	Orange	92865	Robert Ucciferri	714-282-5960
California Bank & Trust	11622 El Camino Real	San Diego	92130	Robert G Sarver	858-623-3190
California Center Bank	2222 West Olympic Blvd	Los Angeles	90006	Seon-Hong Kim	213-386-2222
California Chohung Bank	3000 West Olympic Blvd	Los Angeles	90006	D. K Sohn	213-386-4262 www.cchbla.com
California Commerce Bank	2029 Century Park East	Los Angeles	90067-2901	Salvador Villar	310-203-3634
California Oaks State Bank	50 West Hillcrest Drive	Thousand Oaks	93065	Anthony D Kourounis	805-496-6774
California Pacific Bank	601 Montgomery Street	San Francisco	94111	Richard K Chi	415-399-8000
Camarillo Community Bank	1150 Paseo Camarillo	Camarillo	93010-6073	C. G Kum	805-484-0534
Capital Bank of North County	2602 El Camino Real	Carlsbad	92008	Donald L Schempp	760-434-3344 www.capitalbanknet.com
Capitol Valley Bank	2998 Douglas Blvd., Ste 100	Roseville	95661	Richard Whitsell	916-783-8999
Cathay Bank	777 North Broadway	Los Angeles	90012	Dunson K Cheng	213-625-4700 www.cathaybank.com
Cedars Bank	444 South Flower Street	Los Angeles	90071	William A Hanna	213-627-7799 www.cedarsbank.com
Central California Bank	14685 Mono Way	Sonora	95370	C. F Rowden	209-536-9900
Central Sierra Bank	373 West St. Charles Place	San Andreas	95249	Clarence E Hartley	209-754-1883
Cerritos Valley Bank	12100 Firestone Boulevard	Norwalk	90650	James N Koury	562-868-3221
Charter Pacific Bank	30141 Agoura Road	Agoura Hills	91301	Michael C Ward	818-991-8512 www.cpbank.com
Chinatrust Bank (U.S.A.)	22939 Hawthorne Blvd	Torrance	90505	Henry W Peng	310-791-2828 www.chinatrustusa.com
Citizens Bank of Nevada County	305 Railroad Avenue	Nevada City	95959	John W Crombie	530-478-6000 www.citizensbanknc.com
Citizens Business Bank	701 North Haven Avenue	Ontario	91764	D. L Wiley	909-980-4030 www.cbbank.com
CivicBank of Commerce	2101 Webster Street	Oakland	94612-3043	Herbert C Foster	510-836-6500 www.civicbank.com
Clovis Community Bank	600 Pollasky Avenue	Clovis	93612	Daniel J Doyle	559-298-1775 www.clovisbank.com
CNA Trust Corporation	3080 South Bristol Street	Costa Mesa	92626	Renate I Renfro	714-437-1012 www.cnatrust.com
Coast Commercial Bank	720 Front Street	Santa Cruz	95060	Harvey J Nickelson	831-458-4500 www.coastcommercial-bank.com
Comerica Bank-California	333 West Santa Clara St	San Jose	95113	J. M Fulton	408-556-5000 www.comerica.com/ comerica/default.html



### As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Community Bank	100 East Corson Street	Pasadena	91103	Clinton L Arnoldus	626-577-1700
Community Bank of Central California	301 South Main Street	Salinas	93901	Nick Ventimiglia	831-422-6642 www.community-bnk.com
Community Bank of San Joaquin, The	22 West Yokuts Avenue	Stockton	95207	C. Joseph Crane	209-320-6035
Community Bank of the Bay	1750 Broadway	Oakland	94612	George E McDaniel, Jr.	510-271-8400 www.communitybankbay.com
County Bank	550 West Main Street	Merced	95340	Thomas T Hawker	209-725-2200 www.countybank.com
Dai-Ichi Kangyo Bank of California	555 West Fifth Street	Los Angeles	90013-3033	Takuo Yoshida	213-612-2700 http://www.dkbca.com
Desert Community Bank	14800 La Paz Drive	Victorville	92392	Ronald L Wilson	760-243-2140
Eastern International Bank	688 New High Street	Los Angeles	90012	Anthony Chien	213-687-7228
East-West Bank	415 Huntington Drive	San Marino	91108	Dominic Ng	626-799-5700 www.eastwestbank.com
Eldorado Bank	17752 - 17th Street	Tustin	92680	Robert P Keller	949-830-7440 www.eldoradobank.com
Encino State Bank	16000 Ventura Boulevard	Encino	91436	Carl O Schatz	818-789-9055
EverTrust Bank	Puente Hills Mall #700, 1600 S. Azusa Ave	City of Industry	91748	Chien Keng Huang	626-854-9700 www.evertrustbank.com
Exchange Bank	545 Fourth Street	Santa Rosa	95402	C. W Reinking	707-524-3000 www.exchangebank.com
Farmers & Merchants Bank of Central California	121 West Pine Street	Lodi	95240	Kent A Steinwert	209-334-1101
Farmers & Merchants Bank of Long Beach	302 Pine Avenue	Long Beach	90802-2326	Kenneth G Walker	562-437-0011
Feather River State Bank	777 Colusa Avenue	Yuba City	95992	Larry Hartwig	530-674-6000 www.frsb.com
First American Bank	8941 East Valley Boulevard	Rosemead	91770-9977	Larry Frampton	626-287-6100
First Bank & Trust	735 Montgomery Street	San Francisco	94111	Terrance McCarthy	415-788-3700
First Bank of San Luis Obispo	995 Higuera Street	San Luis Obispo	93401	David R Booker	805-541-6100 www.firstbankslo.com



Dedication of the main office of the Farmers & Merchants Bank of Central California. July 31, 1967.

From left to right: Sherwood Beckman, Executive VP of the Bank; E.J. Merrler, Chairman of the Board; Jim Hall, Superintendent of Banks, California; C.A. Wishek, cashier and manager of the Bank; and Ole R. Mettler, President of the Bank.

## California State-Chartered Commercial Banks Continued

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
First Commerce Bank	16861 Ventura Boulevard	Encino	91316	John J Feldman	818-501-2265
First Commercial Bank (Taiwan)	200 East Main Street	Alhambra	91801	Peter W Lee	818-300-6000
First Community Bank of the Desert	74-750 Highway 111	Indian Wells	92210	William T Powers	760-836-0870 www.firstcommunitybank.com
First Continental Bank	8632 East Valley Boulevard	Rosemead	91770	Alan Thian	626-288-8899
First Credit Bank	9255 Sunset Boulevard	West Hollywood	90069	Farhad Ghassemieh	310-273-3120
First International Bank	318 Fourth Avenue	Chula Vista	91912-9981	James L Redman	619-425-5000
First Mountain Bank	40865 Big Bear Lake	Big Bear Lake	92315	Douglas Shearer	909-866-5861 www.firstmountainbank.com
First Northern Bank of Dixon	195 North First Street	Dixon	95620	Owen J Onsum	707-678-3041 www.thatsmybank.com
First Regional Bank	1801 Century Park East	Los Angeles	90067	Jack A Sweeney	310-552-1776 www.firstregional.com
First United Bank	7320 Clairemont Mesa Blvd	San Diego	92111	Andrew C Yip	858-496-3800
First Western Bank	1475 East Los Angeles Ave	Simi Valley	93065	Richard A Palmer	805-581-2800
Five Star Bank	6810 Five Star Blvd, Ste 100	Rocklin	95677	Mark A Lund	916-315-2525
Foothill Independent Bank	510 South Grand Avenue	Glendora	91740	George E Langley	818-963-8551 www.foothillindbank.com
Fremont Bank	39150 Fremont Boulevard	Fremont	94538	Michael J Wallace	510-792-2300 www.fremontbank.com
Frontier State Bank	2233 Artesia Boulevard	Redondo Beach	90278	Peter Koos	310-370-5711
General Bank	800 West Sixth Street	Los Angeles	90017	Li-Pei Wu	213-972-4117 www.generalbank.com
Gilmore Bank	7929 West Third Street	Los Angeles	90048	Lawrence E Thackery	323-549-2100
Golden Gate Bank	344 Pine Street	San Francisco	94104	Teresa Lachenbruch	415-421-9000
Granite State Bank	100 East Huntington Drive	Monrovia	91016	William B Waddell	626-303-4661
Guaranty Bank of California	12301 Wilshire Boulevard	Los Angeles	90025-0618	Dennis H Lam	310-826-4228
Hacienda Bank	361 Town Center West	Santa Maria	93454	William M Tandy	805-346-8000
Hanmi Bank	3660 Wilshire Boulevard	Los Angeles	90010	Chung H Youk	213-382-2200 www.hanmi.com
Heritage Bank East Bay	3077 Stevenson Boulevard	Fremont	94538	William Nethercott	510-445-0400
Heritage Bank of Commerce	150 Almaden Boulevard	San Jose	95113	Brad Smith	408-947-6900 www.herbank.com
Heritage Bank South Valley	18625 Sutter Drive	Morgan Hill	95037	Larry L Koch	408-778-2320
Heritage Oaks Bank	545 Twelfth Street	Paso Robles	93446	Lawrence P Ward	805-239-5200 www.heritageoaksbank.com
Humboldt Bank	701 Fifth Street	Eureka	95501	John Dalby	707-445-3233 www.humboldtbank.com
Imperial Bank	9920 S. La Cienega Blvd	Inglewood	90301	Norman P Creighton	310-417-5600 www.imperialbank.com
International Bank of California	888 South Figueroa Street	Los Angeles	90017	Albert Y Liu	213-683-3000
Kerman State Bank	306 South Madera Avenue	Kerman	93630	Edmond C Lelandais	559-846-5321
Kings River State Bank	1003 "I" Street	Reedley	93654	Robert N Lowery	559-638-8131
Lake Community Bank	805 Eleventh Street	Lakeport	95453	Douglas A Nordell	707-263-7500 www.lakecommunitybank.com
Liberty Bank	500 Linden Avenue	South San Francisco	94080	Larry W Woods	650-871-2400 www.libertybk.com
Los Robles Bank	33 West Thousand Oaks	Thousand Oaks	91360	Robert B Hamilton	805-373-6763

## As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Manufacturers Bank	515 South Figueroa Street	Los Angeles	90071	Hidekazu Akimoto	213-489-6200 www.manubank.com
Mechanics Bank (The)	3170 Hilltop Mall Road	Richmond	94806	William M Reid	510-262-7200 www.mechbank.com
Mellon 1st Business Bank	601 West Fifth Street	Los Angeles	90071	R. D Woerner	213-489-1000
Metro Commerce Bank	1248 Fifth Street	San Rafael	94901	Charles O Hall	415-459-2265 www.mcbf.com
Metropolitan Bank	250 East 18th Street	Oakland	94606	Frank F Kiang	510-834-7534
Mid Valley Bank	950 Main Street	Red Bluff	96080	John B Dickerson	530-527-7614 www.midvalleybank.com
Mid-Peninsula Bank	420 Cowper Street	Palo Alto	94301	Susan K Black	650-323-5150
Mid-State Bank	1026 Grand Avenue	Arroyo Grande	93421-0580	James W Lokey	805-473-7700 www.midstatebank.com
Mission Bank	1330 Truxton Avenue	Bakersfield	93301	John J Kennedy	661-859-2500
Modesto Commerce Bank	1623 J Street	Modesto	95354	Jeffrey P Burda	209-521-4100 www.modcombank.com
Montecito Bank & Trust	1106 Coast Village Road	Montecito	93101	Rodney K Brown	805-963-7511 www.montecito.com
Monterey County Bank	601 Munras Avenue	Monterey	93940	Charles T Chrietberg, Jr	831-649-4600
Murphy Bank	1417 West Shaw Avenue	Fresno	93711	James Templeton	559-225-0225
Network Bank USA	845 North Euclid Avenue		91762	William Demmin	909-983-4600
North Valley Bank	1327 South Street	Redding	96001	Michael J Cushman	530-243-8600 www.northvalleybank.com
Oak Valley Community Bank	125 North Third Avenue	Oakdale	95361	Ronald C Martin	209-848-2265
Oceanic Bank	130 Battery Street	San Francisco	94111	Gilbert Y Peng	415-392-0642
Ojai Valley Bank	1207 Maricopa Road	Ojai	93023	Shari Skinner	805-646-0111
Orange Community Bank	1045 W Katella Ave, Ste 100	Orange	92867	Larry A Sallinger	714-997-1359
Pacific Business Bank	10100 Pioneer Blvd, Ste 1000	Santa Fe Springs	90670	Thun-Min Lee	562-906-3900
Pacific Coast Bankers' Bank	340 Pine Street	San Francisco	94104	Timothy M Leveque	415-399-1900
Pacific Crest Bank	30343 Canwood Street	Agoura Hills	91301	Gary Wehrle	818-706-0131 www.paccrest.com
Pacific Liberty Bank	19950 Beach Boulevard	Huntington Beach	92648-3706	Richard Ganulin	714-429-2100
Pacific Mercantile Bank	450 Newport Center Drive, Suite 100	Newport Beach	92660	Raymond E Dellerba	949-644-8040 www.pmbank.com
Pacific State Bank	6 South El Dorado Street	Stockton	95202	Steven A Rosso	209-943-7400 www.pacificstatebank.com
Pacific Union Bank	3530 Wilshire Boulevard	Los Angeles	90010	Young S Yoo	213-385-0909
Palomar Community Bank	355 West Grand Avenue	Escondido	92025-2644	James M Rady	760-745-9370
Pan American Bank	3626 East First Street	Los Angeles	90063	Romana A Banuelos	323-264-3310
Peninsula Bank of Commerce	1001 Broadway	Millbrae	94030	Mark F Doiron	650-697-4333
Placer Sierra Bank	949 Lincoln Way	Auburn	95603	Robert Haydon	530 622-1492
Plumas Bank	336 West Main Street	Quincy	95971	William E Elliott	530-283-6800
Preferred Bank	601 South Figueroa Street	Los Angeles	90017	Li Yu	213-891-1188
Prime Bank	1900 Avenue of the Stars	Los Angeles	90067	David P Buell	310-712-0044
PriVest Bank	3200 Bristol Street, Ste 120	Costa Mesa	92626	J. B Crowell	714-850-9200 www.privest.com
Rancho Bank	530 West Bonita Avenue	San Dimas	91773	John G Giambi	909-599-0871

## California State-Chartered Commercial Banks Continued

*As of December 31, 2000*

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Rancho Bernardo Community Bank	16495 Bernardo Center Dr	San Diego	92128	Alan L Douglas	858-451-9100
Redding Bank of Commerce	1177 Placer Street	Redding	96001	Michael C Mayer	530-241-2265 www.reddingbankof-commerce.com
Redlands Centennial Bank	218 East State Street	Redlands	92373	Douglas C Spencer	909-798-3611
River City Bank	2485 Natomas Park Drive	Sacramento	95833	Jeanne Reeves	916-567-2600 www.rcbank.com
Sacramento Commercial Bank	525 "J" Street	Sacramento	95814	Daryl B Foreman	916-443-4700
Sachan Bank	3731 Wilshire Blvd, Ste 940	Los Angeles	90010	Joohak Kim	213-389-5550
San Joaquin Bank	1301 17th Street	Bakersfield	93301	Barton H Hill	661-395-1610 www.sjbank.com
Santa Barbara Bank & Trust	20 East Carrillo Street	Santa Barbara	93101	William S Thomas, Jr.	805-564-6300 www.sbbt.com
Santa Lucia Bank	7480 El Camino Real	Atascadero	93423	Stanley R Cherry	805-466-7087
Sanwa Bank California	One Front Street	San Francisco	94111	Ryosuke Tamakoshi	415-597-5000 www.sanwabank.com
Savings Bank of Mendocino County	200 North School Street	Ukiah	95482	Charles B Mannon	707-462-6613
Scott Valley Bank	515 South Broadway	Yreka	96097	Timothy S Avery	530-842-6141 www.scottvalleybank.com
Service 1st Bank	2800 W. March Lane, Suite 120	Stockton	95219	Brian Hyzdu	209-820-7916
Silicon Valley Bank	3003 Tasman Drive	Santa Clara	95054-1191	John C Dean, Jr.	408-654-7400 www.svb.com
Solano Bank	403 Davis Street	Vacaville	95688	Glen C Terry	707-452-7000
Sonoma Valley Bank	202 West Napa Street	Sonoma	95476	Melvin Switzer, Jr.	707-935-3200
South Coast Commercial Bank	19752 MacArthur Blvd	Irvine	92612	Van Rhebeck	949-852-2500
Southland Business Bank	16008 Foothill Blvd.	Irwindale	91706	Jim Davis	626-334-3800
Southwest Community Bank	277 North El Camino Real	Encinitas	92024	Frank J Mercardante	760-634-6400
Spectrum Bank	2417 West Whittier Blvd	Montebello	90640-0280	Thomas R Timmons	323-726-1411 www.spectrumbank.com
State Bank of India (Calif.)	707 Wilshire Boulevard	Los Angeles	90017-3587	G G Vaida	213-623-7250
Stockmans Bank	9340 East Stockton Blvd	Elk Grove	95624	Gary Wright	916-685-6546
Summit Bank	2969 Broadway	Oakland	94611	Shirley W Nelson	510-839-8800
Summit State Bank	6305 Commerce Boulevard	Rohnert Park	94928	Terrence M Davis	707-584-8200
Sun Country Bank	13792 Bear Valley Road	Victorville	92392	Michael T Wilson	760-243-1240
Sunwest Bank	535 East First Street	Tustin	92680	James G LeSieur, III	714-730-4400
Tehama Bank	333 Main Street	Red Bluff	96080	William P Ellison	530-528-3000
Timberline Community Bank	123 North Main Street	Yreka	96097	Robert J Youngs	530-842-6191
Tokai Bank of California	300 South Grand Avenue	Los Angeles	90071	Kazunori Nishimoto	213-972-0200 www.tokai.com
Tri-Counties Bank	63 Constitution Drive	Chico	95973	Richard Smith	530-898-0300 www.tricountiesbank.com
Union Safe Deposit Bank	327 East Main Street	Stockton	95201-1200	Joseph H Johnson	209-946-5011 www.unionsafe.com
United Commercial Bank	711 Van Ness Avenue	San Francisco	94102-3224	Tommy S Wu	415-928-0700
United Pacific Bank	1630 South Azusa Avenue	City of Industry	91748	Christopher C Leu	626-965-6230
United Security Bank	2151 West Shaw Avenue	Fresno	93711	Dennis R Woods	559-225-0101 www.unitedsecuritybank.com

### As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Upland Bank	100 North Euclid Avenue	Upland	91786	Fred O Scarsella	909-946-2265
Valencia Bank & Trust	23620 Lyons Avenue	Santa Clarita	91355	John M Reardon	661-254-9900
Valley Bank	24010 Sunnymead Blvd	Moreno Valley	92553	Douglas N Mills	909-242-1174 www.valleybank.com
Valley Community Bank	465 Main Street	Pleasanton	94566	Richard P Loupe	925-484-5400 www.valley-community-bank.com
Valley Independent Bank	1448 Main Street	El Centro	92243	Dennis L Kern	760-337-3200 www.vibank.com
Verdugo Banking Company	400 North Brand Blvd	Glendale	91203	Raymond C Dumser	818-549-1000
Vintage Bank (The)	1500 Soscol Avenue	Napa	94559	Terry L Robinson	707-257-8585 www.vintagebank.com
Visalia Community Bank	120 North Floral Street	Visalia	93291	Thomas Beene	559-625-8733 www.vcb.com
Wells Fargo Bank, Ltd.	707 Wilshire Boulevard	Los Angeles	90017	Gary Dunning	213-614-5286
Wells Fargo Central Bank	26610 West Agoura Road	Calabasas	91302	Paul M Watson	818-880-1722
Westamerica Bank	1108 Fifth Avenue	San Rafael	94901	David L Payne	415-257-8000 westamerica.com
Western State Bank	1801 East Huntington Dr	Duarte	91010-2591	Simeon Cua	626-357-9611
Wilshire State Bank	3200 Wilshire Boulevard	Los Angeles	90010	Soo Bong Min	213-387-3200
Yolo Community Bank	624 Court Street	Woodland	95776	John A DiMichele	530-666-5800
Yosemite Bank	5173 Highway 49	North Mariposa	95338	Thomas C Dowlan	209-966-3777



Union Safe Deposit Bank  
Stockton, California – 1894

## 2000 Industrial Bank Financial Data

### Statement of Financial Condition as of December 31, 2000 (in thousands of dollars)

Number of institutions	22
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#### Assets

Cash and due from banks	\$ 299,869
Securities	960,510
Federal funds sold	341,749
Loans	9,217,418
Less allowance for loan losses	185,941
Trading assets	23,015
Premises and fixed assets	32,968
Other real estate owned	22,529
Investments in unconsolidated subsidiaries	0
Customers' liability under acceptances	0
Intangible assets	17,109
Other assets	204,882
<b>Total assets</b>	<b>\$ 10,934,108</b>

#### Liabilities and capital

Total deposits	\$ 9,348,866
Federal funds purchased	23,995
Demand notes issued to the U.S. Treasury	0
Trading liabilities	0
Other borrowed money	458,563
Liability on acceptances outstanding	0
Subordinated notes and debentures	42,000
Other liabilities	100,911
Perpetual preferred stock	14,000
Common stock	127,505
Surplus	397,769
Undivided profits and capital reserves	421,712
Unrealized gains on available-for-sale securities	(1,213)
<b>Total equity capital</b>	<b>959,773</b>
<b>Total liabilities and capital</b>	<b>\$ 10,934,108</b>



Statement of Income for the year ended December 31, 2000 (in thousands of dollars)

Interest income	
Loans	\$ 1,024,370
Lease financing receivables	786
Due from depository institutions	5,500
Securities	59,742
Trading assets	3,523
Federal funds sold	13,603
<b>Total interest income</b>	<b>\$ 1,107,524</b>
Interest expense	
Deposits	\$ 538,484
Federal funds purchased	187
Borrowings	19,731
Subordinated notes	5,621
<b>Total interest expense</b>	<b>\$ 564,023</b>
Net interest income	\$ 543,501
Provision for loan loss	\$ 196,350
Noninterest income	
Fiduciary activities	\$ 0
Service charges	305
Trading revenue	(4,520)
Other fee income	22,107
All other noninterest income	60,355
<b>Total noninterest income</b>	<b>\$ 78,247</b>
Realized gains on securities	\$ 59
Noninterest expense	
Salaries	\$ 175,258
Premises and fixed assets	32,962
Other noninterest expense	96,275
<b>Total noninterest expense</b>	<b>\$ 304,495</b>
Income before income taxes and extraordinary items	\$ 120,962
Income tax	85,885
Income before extraordinary items	35,077
Extraordinary items	0
<b>Net income</b>	<b>\$ 35,077</b>

## Profile of Industrial Banks

(in millions of dollars)

<i>Period Ending</i>	<i>12/31/97</i>	<i>12/31/98</i>	<i>12/31/99</i>	<i>12/31/00</i>
Number of Industrial Banks	26	27	23	22
Loans & Leases (Net)*	5,668.7	7,342.2	8,385.5	9,217.4
Reserve for loans	107.8	131.4	146.7	185.9
Total Assets	6,968.0	9,069.4	9,933.9	10,934.1
Total Deposits	5,863.9	7,649.1	8,564.5	9,348.9
Total Equity Capital	698.6	817.9	947.7	959.8
Noncurrent Loans & Leases**	79.1	88.9	93.7	187.6
Total Past Due Loans & Leases***	167.8	174.8	201.8	303.1
Other Real Estate Owned****	27.6	16.0	13.5	22.5
Interest Earned	685.2	840.3	922.7	1,107.5
Interest Expense	322.4	400.4	436.0	564.0
Net Interest Income	362.8	440.0	486.7	543.5
Noninterest Income	134.0	155.7	75.3	78.2
Loan Loss Provision	68.7	65.0	87.0	196.4
Noninterest Expense	255.4	361.8	317.1	304.5
Net Income	104.2	103.2	97.4	35.1
Return on Assets#	1.50	1.14	0.98	0.32
Return on Equity#	14.92	12.62	10.27	3.65
Net Interest Margin#	5.21	4.85	4.90	4.97
Loans & Leases/Deposits	96.67	95.99	97.91	98.59
Loans & Leases/Assets	81.35	80.96	84.41	84.30
LLR/Total Loans	1.90	1.79	1.75	2.02
Equity Capital/Assets	10.03	9.02	9.54	8.78
Noncurrent Loans&Leases/ Total Loans&Leases	1.40	1.21	1.12	2.04
Total Past Due Loans&Leases/ Total Loans&Leases	2.96	2.38	2.41	3.2
Reserves for Loans/ Noncurrent Loans&Leases	136.20	147.84	156.59	99.11

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

\*\*\*\* Other Real Estate Owned (ORE) is Total ORE less direct and indirect investments in real estate ventures;

# Aggregate return

## Selected Financial Data — Industrial Banks

As of December 31, 2000 (in thousands of dollars)

<i>Name of Bank</i>	<i>Location</i>	<i>Assets</i>	<i>Loans &amp; Leases</i>	<i>Loan Loss Reserve</i>	<i>Deposits</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>ROE</i>
Affinity Bank	Ventura	346,912	324,270	3,400	248,664	29,192	2,795	0.81	9.57
Balboa Thrift and Loan Association	Chula Vista	77,079	69,203	1,290	70,251	6,494	1,196	1.55	18.42
Capitol Thrift and Loan Association	Napa	128,460	112,223	2,000	108,563	10,705	1,030	0.80	9.62
Centennial Bank	Fountain Valley	141,771	127,574	1,264	117,243	11,375	1,809	1.28	15.90
Community Commerce Bank	Los Angeles	235,546	194,886	3,914	204,909	23,424	4,020	1.71	17.16
eosbank	San Mateo	169,311	85,056	2,152	155,444	12,962	(1,623)	(0.96)	(12.52)
Finance and Thrift Co.	Porterville	83,029	70,081	1,476	65,838	15,777	1,943	2.34	12.32
Fireside Thrift Company	Pleasanton	834,000	695,982	35,004	703,327	109,575	17,201	2.06	15.70
First Fidelity Investment & Loan	Tustin	594,959	491,454	5,344	383,140	40,683	9,320	1.57	22.91
First Security Thrift Co.	Orange	135,972	95,471	1,020	116,938	18,438	2,820	2.07	15.29
FirstPlus Bank	Tustin	192,866	43,798	1,206	171,156	19,544	(8,000)	(4.15)	(40.93)
Franklin Bank of California	Orange	5,178	5,052	675	3,947	1,174	428	8.27	36.46
Fremont Investment & Loan	Anaheim	4,283,541	3,763,424	52,023	3,856,225	387,617	71,672	1.67	18.49
Golden Security Bank	Alhambra	95,640	83,668	903	87,410	7,739	2,747	2.87	35.50
Home Bank of California	San Diego	101,327	90,898	1,182	89,278	9,015	2,173	2.14	24.10
Imperial Capital Bank	La Jolla	1,215,055	1,068,657	21,408	1,016,126	110,811	16,053	1.32	14.49
Novato Community Bank	Novato	53,379	47,552	475	48,989	4,182	316	0.59	7.56
Rancho Santa Fe Thrift & Loan Association	San Marcos	93,691	91,642	2,504	63,068	16,793	3,288	3.51	19.58
Silvergate Bank	La Mesa	150,382	82,878	514	80,252	10,140	1,411	0.94	13.92
Southern Pacific Bank	Torrance	1,865,185	1,561,556	46,170	1,639,316	102,555	(96,636)	(5.18)	(94.23)
Tamalpais Bank	San Rafael	108,711	93,146	1,022	99,581	8,900	851	0.78	9.56
Tustin Thrift and Loan Association	Tustin	22,114	18,947	995	19,201	2,678	263	1.19	9.82

## California State-Chartered Industrial Banks

*As of December 31, 2000*

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Affinity Bank	101 South Chestnut Street	Ventura	93001	Michael R McGuire	805-804-8391 <a href="http://www.affinitybank.com">www.affinitybank.com</a>
Balboa Thrift and Loan Association	595 "H" Street	Chula Vista	91910-4330	Ted Monzingo	619-425-4440
Capitol Thrift & Loan Association	1424 Second Street	Napa	94559	Robert F Kelly	707-253-2900
Centennial Bank	18837 Brookhurst Street	Fountain Valley	92708	Ron Robertson	714-964-9111 <a href="http://www.centennialrates.com">www.centennialrates.com</a>
Community Commerce Bank	5444 East Olympic Blvd	Los Angeles	90022	William Lasher	323-888-8777 <a href="http://www.ctlloan.com">www.ctlloan.com</a>
eosbank	411 Borel Ave, Suite 606	San Mateo	94402-3571	Roy A Henderson	650-372-6400
Finance and Thrift Company	268 No. Main Street	Porterville	93257	David L Stuck	559-784-1793
Fireside Thrift Co.	5050 Hopyard Road	Pleasanton	94588	Ferdinand H Reichelt	925-460-9020
First Fidelity Investment and Loan	3061 Edinger Avenue	Tustin	92780	Chuck Thomas	949-863-0222 <a href="http://www.1stfidelity.com">www.1stfidelity.com</a>
First Security Thrift	803 East Katella Avenue	Orange	92667	James Bresnan	714-538-3481
FirstPlus Bank	18302 Irvine Boulevard	Tustin	92780	Michael McGuire	714-573-7500
Franklin Thrift and Loan Association	171 S. Anita Drive, #104	Orange	92868	N B Kurnick	714-937-5156
Fremont Investment and Loan	175 North Riverview Drive	Anaheim	92808	Murray Zoota	714-283-6500
Golden Security Bank	30 West Valley Boulevard	Alhambra	91801	William H Guleserian	626-289-5788 <a href="http://www.goldensecurity.com">www.goldensecurity.com</a>
Home Bank of California	875 Garnet Avenue	San Diego	92109	Byron Webb, Jr.	858-270-5881
Imperial Capital Bank	888 Prospect Street, Ste 110	La Jolla	92037	George Haligowski	858-551-0511 <a href="http://www.lmperialthrift.com">www.lmperialthrift.com</a>
Novato Community Bank	1400 Grant Avenue	Novato	94945	Kim Petrini	415-898-5400 <a href="http://www.ncbanking.com">www.ncbanking.com</a>
Rancho Santa Fe Thrift & Loan Association	1001 San Marcos Blvd	San Marcos	92069	Michael Johns	760-736-2020
Silvergate Bank	3252 Holiday Court	La Jolla	92037	Dennis S Frank	619-465-7283
Southern Pacific Bank	23530 Hawthorne Blvd., Bldg 1, Suite 200	Torrance	90505	H Wayne Snaveley	310-442-3300 <a href="http://www.spbank.com">www.spbank.com</a>
Tamalpais Bank	851 Irwin Street	San Rafael	94901	Mark Garwood	415-454-1212
Tustin Thrift and Loan Association	530 East First Street	Tustin	92680	John Prescott	714-730-5662

## Out-of-State Industrial Banks Authorized to do Business in California

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Advanta Bank Corp	1300 West Avenue, Ste 3C	Fresno	93711	Jill Jacobsen	559-244-5660

## 2000 Credit Union Financial Data

### Statement of Financial Condition as of December 31, 2000 (in thousands of dollars)

Number of institutions	216
<b>Assets</b>	
Cash and cash equivalents	\$ 2,448,296
Investments	7,330,771
Loans and leases	24,863,534
Less: Allowance for loan and lease losses	231,509
Property and equipment	686,149
Other real estate owned	2,861
Other assets	712,693
<b>Total Assets</b>	<b>\$ 35,812,795</b>
<b>Liabilities and equity</b>	
Members' share accounts	\$ 31,243,381
Dividends payable	62,441
Accounts payable and other liabilities	813,409
Members' equity, substantially restricted	3,693,564
<b>Total Liabilities and Members' Equity</b>	<b>\$ 35,812,795</b>



Statement of Income for the year ended December 31, 2000 (in thousands of dollars)

Interest income

Loans	\$ 1,955,927
Less: Interest refunded	1,381
Investments	556,349
Trading profits and losses	(502)
<b>Total Interest Income</b>	<b>\$ 2,510,393</b>

Interest expense

Members' share accounts	\$ 1,216,682
Interest on borrowed money	36,964
<b>Total Interest Expense</b>	<b>\$ 1,253,646</b>

Net interest income \$ 1,256,747

Provision for loan and lease losses 129,850

**Net interest income after provision for loan losses \$ 1,126,897**

Noninterest income

Fee income	\$ 221,193
Other operating income	94,393
Non-operating gains or losses	4,432
<b>Total Non-Interest Income</b>	<b>\$ 320,018</b>

Noninterest expense

Compensation and benefits	\$ 524,642
Office operations	261,398
Occupancy	81,069
Total other expenses	210,152
<b>Total Non-Interest Expense</b>	<b>\$ 1,077,261</b>
<b>Net income</b>	<b>\$ 369,654</b>

## Profile of Credit Unions

(In Millions of Dollars)

<i>Period Ending</i>	<i>12/31/97</i>	<i>12/31/98</i>	<i>12/31/99</i>	<i>12/31/00</i>
Number of Credit Unions	193	198	213	216
Loans to Members	10,941.1	13,442.5	19,256.9	24,863.5
Allowance for Loan Losses	120.3	148.9	197.0	231.5
Total Assets	15,944.8	20,532.0	27,726.9	35,812.8
Members' Shares	14,080.8	18,124.1	24,189.5	31,243.4
Members' Equity	1,706.1	2,119.2	2,817.2	3,693.6
Total Delinquent Loans**	84.7	83.7	101.0	141.5
Other Real Estate Owned	3.6	5.0	4.5	2.9
Interest Earned	1,182.2	1,441.3	1,902.2	2,510.4
Interest Expense	546.2	676.9	886.8	1,253.6
Net Interest Income	636.0	764.4	1,015.4	1,256.7
Provision for Loan Losses	94.6	105.3	122.9	129.8
Other Income	114.3	162.4	245.9	320.0
Operating Expenses	498.8	626.4	875.6	1,077.3
Non operating Gains or Losses			2.9	
Net Income	156.9	195.1	265.7	369.7
Return on Average Assets	0.98	0.95	1.10	1.16
Net Interest Margin/Average Assets	3.99	3.72	4.20	4.95
Capital/Assets	10.70	10.32	10.90	10.31
Total Loans/Total Shares	77.70	74.17	79.60	79.58
Total Loans/Total Assets	68.62	65.47	69.50	69.43
Delinquent Loans/Total Loans	0.8	0.6	0.5	0.6
Net Charge-Offs/Average Loans	0.8	0.7	0.6	0.5

\*\* Delinquent Loans are loans past due 60 days or more.

## Selected Financial Data — Credit Unions

As of December 31, 2000 (dollar amounts in thousands)

<i>Name of Credit Union</i>	<i>Location</i>	<i>Assets</i>	<i>Loans</i>	<i>Loan Loss Reserves</i>	<i>Shares</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>Capital/ Assets</i>
1st Pacific Credit Union	Vallejo	111,140	91,876	816	101,507	8,910	702	0.63	8.02
1st United Services Credit Union	Pleasanton	428,336	296,807	1,907	387,093	40,613	3,713	0.87	9.48
Alameda Credit Union	Alameda	29,258	16,107	99	25,287	3,761	181	0.62	12.85
Alisos Credit Union	Norwalk	7,153	4,426	60	5,963	1,138	79	1.11	15.91
Alliance Credit Union	San Jose	282,629	222,485	2,048	255,735	25,456	1,703	0.60	9.01
Allied Trades Credit Union	Stockton	17,646	11,495	131	14,634	2,860	122	0.69	16.21
Amalgamated Lithographers Credit Union	Los Angeles	1,538	923	51	1,255	175	66	4.32	11.39
American Baptist Credit Union	Covina	238,159	206,703	795	209,569	25,676	2,605	1.09	10.78
American Electronics Association Credit Union	Sunnyvale	690,109	593,169	8,729	632,141	48,480	4,752	0.69	7.03
American River HealthPro Credit Union	Rancho Cordova	124,659	107,434	2,030	110,437	12,226	1,106	0.89	9.81
America's Choice Credit Union	Redwood City	34,526	20,682	129	31,698	2,703	251	0.73	7.83
Arrow Credit Union	Oakland	6,001	3,829	27	5,356	576	26	0.44	9.60
Arrowhead Central Credit Union	San Bernardino	484,382	395,785	5,318	447,307	32,360	5,969	1.23	6.68
Atchison Village Credit Union	Richmond	3,226	2,336	27	2,692	525	62	1.94	16.27
Barstow Railway Employees Credit Union	Barstow	7,794	5,822	11	6,319	1,475	222	2.85	18.93
Bay Cities Credit Union	Hayward	56,030	39,111	227	51,649	4,165	487	0.87	7.43
Butte Co. Postal Employees Credit Union	Chico	2,735	2,385	46	2,428	278	15	0.54	10.17
C.A.H.P. Credit Union	Sacramento	66,566	54,607	332	60,413	5,954	483	0.73	8.94
Cabrillo Credit Union	San Diego	79,243	62,604	385	71,470	7,535	895	1.13	9.51
Cal State 9 Credit Union	Concord	167,936	81,292	1,317	150,087	17,162	758	0.45	10.22
Cal West Credit Union	Newport Beach	23,535	18,208	93	19,843	1,487	119	0.51	6.32
California Agribusiness Credit Union	Buena Park	16,754	6,296	33	14,078 2	,665	(53)	(0.32)	15.90
California Center Credit Union	Rancho Cucamonga	5,539	4,247	33	4,819	619	92	1.65	11.17
California Coast Credit Union	San Diego	464,532	352,714	2,321	416,761	46,012	4,514	0.97	9.91
California Credit Union (The)	Glendale	908,448	537,416	3,486	760,254	85,772	5,249	0.58	9.44
California Federation of Teachers Credit Union	Burbank	2,495	1,290	40	2,216	270	27	1.10	10.83
California Lithuanian Credit Union	Santa Monica	24,138	11,837	73	20,073	3,854	625	2.59	15.97
California State & Fed Emp #20 Credit Union	Eureka	54,864	20,238	75	47,202	7,608	786	1.43	13.87
California State Credit Union of the North Bay	Santa Rosa	70,212	55,872	720	64,668	5,363	551	0.78	7.64
California State Employees Credit Union #4	Fresno	26,416	17,368	255	23,015	3,183	192	0.73	12.05
California State Employees #122 Credit Union	Atascadero	NA	NA	NA	NA	NA	NA	NA	NA

## Selected Financial Data – Credit Unions Continued

As of December 31, 2000 (dollar amounts in thousands)

<i>Name of Credit Union</i>	<i>Location</i>	<i>Assets</i>	<i>Loans</i>	<i>Loan Loss Reserves</i>	<i>Shares</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>Capital/ Assets</i>
Central Coast Credit Union	San Luis Obispo	7,807	1,231	14	6,409	1,398	54	0.69	17.91
Central State Credit Union	Stockton	100,003	70,592	846	89,457	10,049	886	0.89	10.05
Central Valley Credit Union	Modesto	31,795	25,693	170	29,648	2,028	221	0.70	6.38
Chevron Valley Credit Union	Bakersfield	64,186	47,444	692	55,639	8,204	107	0.17	12.78
Church/Co-Op Credit Union	Sacramento	5,624	4,680	81	4,707	388	7	0.13	6.89
City of Ukiah Employees Credit Union	Ukiah	3,157	2,335	19	2,675	446	22	0.69	14.14
Coast Central Credit Union	Eureka	363,778	249,948	3,537	320,406	41,344	4,091	1.12	11.37
Coastline Community Credit Union	Long Beach	39,792	34,437	826	35,653	3,931	448	1.13	9.88
Commonwealth Central Credit Union	San Jose	248,878	187,708	1,467	225,190	23,185	3,153	1.27	9.32
Community Credit Union of Southern Humboldt	Garberville	15,712	12,993	97	14,368	1,011	203	1.29	6.44
Community First Credit Union	Santa Rosa	84,007	60,190	385	75,391	7,920	(309)	(0.37)	9.43
Contra Costa Retail Clerks Credit Union	Martinez	6,135	4,572	54	5,440	664	67	1.09	10.82
County City Employees Credit Union	San Luis Obispo	10,276	3,178	21	8,204	2,071	143	1.39	20.15
Credit Union For Organized Labor (The)	Modesto	12,091	8,638	156	11,095	960	156	1.29	7.94
Credit Union of Southern California	Whittier	177,585	134,250	800	157,661	19,157	1,960	1.10	10.79
Delta Valley Credit Union	Stockton	8,460	2,990	23	7,124	1,293	90	1.06	15.28
Dominguez Water Employees Credit Union	Long Beach	212	117	6	158	48	14	6.48	22.67
Dow Great Western Credit Union	Pittsburg	30,778	15,584	19	25,464	4,986	231	0.75	16.20
Eagle Community Credit Union	Lake Forest	149,814	98,243	1,020	133,181	15,904	379	0.25	10.62
Eagle Credit Union	Stockton	15,190	10,427	223	12,045	2,992	144	0.94	19.70
East Bay Postal Credit Union	Oakland	7,180	5,160	243	5,657	1,459	110	1.54	20.32
E-Central Credit Union	Pasadena	85,082	59,632	1,302	74,998	9,602	1,254	1.47	11.29
Educational Employees Credit Union	Fresno	655,421	428,947	4,314	582,698	68,300	6,751	1.03	10.42
El Futuro Credit Union	Porterville	4,620	3,624	83	4,198	381	9	0.20	8.25
El Monte City Employees Credit Union	El Monte	10,354	6,739	61	9,566	688	72	0.69	6.65
Energy First Credit Union	Monterey Park	312,528	139,256	1,540	255,266	56,757	3,103	0.99	18.16
Evangelical Christian Credit Union	Anaheim	291,430	251,267	607	237,288	23,951	3,651	1.25	8.22
Financial 21 Community Credit Union	San Diego	93,891	67,399	544	81,595	11,506	1,074	1.14	12.26
Financial Benefits Credit Union	Oakland	18,218	11,552	171	16,318	1,721	(76)	(0.42)	9.45
Financial Center Credit Union	Stockton	174,273	114,841	1,930	136,321	35,256	4,152	2.38	20.23

## As of December 31, 2000 (dollar amounts in thousands)

<i>Name of Credit Union</i>	<i>Location</i>	<i>Assets</i>	<i>Loans</i>	<i>Loan Loss Reserves</i>	<i>Shares</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>Capital/ Assets</i>
Financial Partners Credit Union	Downey	456,206	317,917	3,314	416,682	38,228	2,684	0.59	8.38
Firestone Financial Services Credit Union	Anaheim	14,109	4,916	112	11,568	2,524	61	0.43	17.89
First Entertainment Credit Union		294,819	226,131	3,050	265,983	27,476	1,447	0.49	9.32
First Financial Credit Union	West Covina	452,031	341,533	4,493	404,395	39,434	4,743	1.05	8.72
First Imperial Credit Union	El Centro	33,333	26,529	185	28,186	4,940	380	1.14	14.82
First Metropolitan Credit Union dba Metro 1 Credit Union	Concord	128,122	85,312	668	112,386	14,809	1,417	1.11	11.56
Food Processors Credit Union	Modesto	29,419	22,153	217	26,192	2,335	244	0.83	7.94
Fountain Valley Credit Union	Fountain Valley	2,509	1,517	14	2,202	270	36	1.43	10.76
Franklin-Media Credit Union	Oakland	5,588	5,294	56	5,088	485	(36)	(0.65)	8.68
Fresno Fire Department Credit Union	Fresno	18,245	11,647	147	15,507	2,626	146	0.80	14.39
Fresno Police Department Credit Union	Fresno	20,430	16,661	159	16,805	3,407	324	1.58	16.68
Glass Containers Credit Union	Antioch	937	748	14	697	239	4	0.41	25.46
Golden 1 Credit Union (The)	Sacramento	3,040,616	2,197,866	22,530	2,676,867	289,486	31,039	1.02	9.52
Great American Credit Union	San Diego	58,091	42,223	326	52,451	4,691	236	0.41	8.08
Harbor Japanese Credit Union	Long Beach	6,696	5,870	79	5,433	1,231	79	1.18	18.38
Heritage Community Credit Union	Sacramento	172,953	117,962	2,808	156,492	14,853	(1,769)	(1.02)	8.59
High Sierra Credit Union	Bishop	6,441	2,891	29	5,446	741	91	1.42	11.50
Horizon Credit Union	Fresno	13,729	11,538	167	11,275	2,354	(31)	(0.22)	17.15
Huntington Beach City Employees Credit Union	Huntington Beach	21,540	11,569	24	18,580	2,919	193	0.90	13.55
I.L.W.U. Credit Union	Wilmington	24,547	17,688	133	19,658	3,607	4	0.02	14.69
IBEW Members + Credit Union	Martinez	10,058	4,955	42	9,062	973	58	0.57	9.67
Inland Counties Postal Credit Union	Redlands	9,754	5,391	124	8,973	742	174	1.78	7.61
Inland Empire Credit Union	Pomona	26,955	16,916	338	23,056	3,862	107	0.40	14.33
Inwood Credit Union	Oakland	38,230	24,923	1,060	33,576	4,562	189	0.49	11.93
Jones Methodist Church Credit Union	San Francisco	751	94	5	613	137	11	1.44	18.25
Kaiser Lakeside Credit Union	Oakland	27,602	19,067	146	24,632	2,667	174	0.63	9.66
Kearny Mesa Financial Credit Union	San Diego	142,314	93,370	714	127,862	13,487	1,283	0.90	9.48
Kern Central Credit Union	Bakersfield	25,710	22,453	306	23,023	1,653	225	0.88	6.43
L. A. Electrical Workers Credit Union	Pasadena	29,059	2,457	174	22,928	5,400	393	1.35	18.58
L.A. Southwest Japanese Credit Union	Los Angeles	52,710	35,721	132	42,227	10,451	895	1.70	19.83

## Selected Financial Data – Credit Unions Continued

As of December 31, 2000 (dollar amounts in thousands)

<i>Name of Credit Union</i>	<i>Location</i>	<i>Assets</i>	<i>Loans</i>	<i>Loan Loss Reserves</i>	<i>Shares</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>Capital/ Assets</i>
Las Flores Credit Union	San Luis Obispo	2,323	644	4	1,857	466	15	0.63	20.05
LBS Financial Credit Union	Long Beach	534,707	283,520	3,730	482,924	50,189	2,722	0.51	9.39
Lithuanian Credit Union	Los Angeles	8,471	3,147	55	7,750	674	57	0.67	7.95
Lodi Employees Credit Union	Lodi	2,766	2,100	25	2,224	329	19	0.69	11.89
Long Beach Firemen's Credit Union	Long Beach	77,268	67,008	584	66,951	10,141	639	0.83	13.12
Long Beach Postal Credit Union	Long Beach	48,614	17,124	588	40,336	8,274	747	1.54	17.02
Los Angeles Firemen's Credit Union	Pasadena	426,051	339,333	617	382,872	44,369	2,683	0.63	10.41
Lutheran Credit Union of America	Brea	12,136	9,638	65	10,961	991	129	1.06	8.16
March Community Credit Union	Moreno Valley	218,632	153,515	1,821	196,044	21,564	2,637	1.21	9.86
Marin General Hospital Employees Credit Union	San Rafael	2,455	1,681	9	2,045	389	16	0.64	15.86
McClatchy Employees Credit Union	Sacramento	13,735	12,520	86	11,411	1,682	45	0.32	12.25
McColl's Credit Union	Redding	531	422	2	362	165	4	0.79	31.06
Media City Credit Union	Burbank	19,906	13,434	171	17,107	2,385	39	0.19	11.98
Medi-Serv Credit Union	San Francisco	9,513	4,329	51	8,558	854	40	0.43	8.98
Members 1st Credit Union	Redding	52,014	40,742	263	44,046	5,018	283	0.54	9.65
Mendo Lake Credit Union	Ukiah	46,700	36,069	825	42,127	3,253	85	0.18	6.97
Merced Municipal Employees Credit Union	Merced	1,740	1,446	7	1,534	204	19	1.07	11.71
Merco Credit Union	Merced	40,257	32,367	446	37,725	2,296	316	0.79	5.70
Meriwest Credit Union	San Jose	705,139	514,783	3,064	551,691	57,634	6,415	0.91	8.17
Mid-Cities Schools Credit Union	Compton	21,379	12,951	175	15,067	6,134	332	1.55	28.69
M-N Employees Credit Union	San Jose	5,834	2,371	21	4,124	1,496	51	0.87	25.65
Monterey County Employees Credit Union	Salinas	10,966	9,449	52	9,805	1,154	141	1.29	10.52
Monterey Credit Union	Monterey	127,907	103,342	845	107,475	14,289	1,318	1.03	11.17
Municipal Employees Credit Union of San Jose	San Jose	77,616	42,950	293	66,446	10,366	1,092	1.41	13.36
Musicians Credit Union	Hollywood	38,537	21,237	415	31,346	6,518	166	0.43	16.91
Nazarene Credit Union	Brea	116,438	107,775	784	108,076	8,142	494	0.42	6.99
Nikkei Credit Union	Gardena	32,621	16,500	80	26,412	5,813	347	1.06	17.82
North County Federal Credit Union	San Diego	38,587	29,151	319	35,881	2,710	246	0.64	7.02
North Island Financial Credit Union	Chula Vista	1,011,474	748,959	3,558	832,786	82,777	8,090	0.80	8.18
North Orange County Credit Union	Fullerton	36,281	15,060	208	31,003	5,205	498	1.37	14.35
Northern California Latvian Credit Union	Los Gatos	2,165	458	11	1,782	375	1	0.04	17.31
Norton Community Credit Union	San Bernardino	160,927	114,282	843	122,191	15,626	902	0.56	9.71



## As of December 31, 2000 (dollar amounts in thousands)

<i>Name of Credit Union</i>	<i>Location</i>	<i>Assets</i>	<i>Loans</i>	<i>Loan Loss Reserves</i>	<i>Shares</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>Capital/ Assets</i>
Oakland Municipal Credit Union	Oakland	87,828	52,131	641	66,086	18,395	471	0.54	20.94
Ocean Crest Credit Union	Long Beach	36,251	30,213	470	33,238	2,977	188	0.52	8.21
OCHA Credit Union	Orange	17,476	12,510	0	14,984	2,387	99	0.57	13.66
Orange County Gardeners Credit Union	Anaheim	984	807	16	769	213	7	0.66	21.68
Orange County's Credit Union	Santa Ana	473,341	289,119	2,834	416,715	47,570	6,926	1.46	10.05
Oroweat Employees Credit Union	Montebello	4,527	3,255	30	3,796	711	86	1.91	15.71
Pacific Community Credit Union	Fullerton	101,817	65,282	903	90,796	10,098	1,396	1.37	9.92
Pacific Life Credit Union	Newport Beach	25,308	14,230	196	20,708	4,384	31	0.12	17.32
Pacific Resource Credit Union	Los Angeles	84,718	59,583	233	73,231	11,030	314	0.37	13.02
Pacific Service Credit Union	Walnut Creek	615,931	420,096	4,111	534,314	77,494	8,041	1.31	12.58
Pacifica-Coastside Credit Union	Pacifica	2,247	1,913	22	1,992	201	1	0.04	8.95
Patelco Credit Union	San Francisco	1,947,192	1,375,737	14,076	1,725,260	202,429	28,875	1.48	10.40
Peninsula Postal Credit Union	San Jose	107,637	54,956	568	93,202	14,307	1,540	1.43	13.29
Placer Credit Union	Auburn	39,865	30,231	189	35,087	4,411	123	0.31	11.06
Point Loma Credit Union	San Diego	363,426	307,797	3,212	328,205	33,389	3,027	0.83	9.19
Pomona Valley Credit Union	Pomona	9,015	5,920	69	7,983	933	21	0.23	10.35
Postal Credit Union of Northern California	Castro Valley	6,604	4,799	104	5,707	872	39	0.59	13.20
Premier America Credit Union	Chatsworth	580,737	453,281	3,607	522,898	54,441	5,198	0.90	9.37
Printing And Publishing Employees Credit Union	Riverside	7,386	4,741	57	6,355	959	101	1.36	12.98
Printing Industries Credit Union	Los Angeles	24,461	23,784	606	21,123	3,059	270	1.10	12.50
Printing Office Employees Credit Union	Covina	4,230	3,157	37	3,331	869	47	1.10	20.54
Priority One Credit Union	South Pasadena	115,760	73,859	835	97,638	9,221	926	0.80	7.97
Providence First Credit Union	Burbank	12,360	6,213	57	10,318	1,978	130	1.06	16.00
Provident Central Credit Union	Redwood City	909,198	741,639	8,613	725,827	122,312	13,954	1.53	13.45
Public Works Credit Union	Alhambra	27,933	14,756	86	24,062	3,479	159	0.57	12.46
Redwood Credit Union	Santa Rosa	606,120	535,274	3,487	554,967	45,035	6,477	1.07	7.43
Richmond Standard Employees Credit Union	Richmond	5,105	2,793	60	4,271	774	10	0.19	15.16
Riverside County's Credit Union	Riverside	298,945	236,884	2,153	268,354	27,942	5,231	1.75	9.35
Riverside Employees Credit Union	Riverside	23,935	19,145	138	20,970	2,490	6	0.03	10.40
Rolling F Credit Union	Turlock	22,443	13,874	49	19,311	3,109	271	1.21	13.85
S.F. Bay Area Educators Credit Union	San Francisco	14,579	8,935	129	12,967	1,452	91	0.63	9.96

## Selected Financial Data – Credit Unions Continued

As of December 31, 2000 (dollar amounts in thousands)

<i>Name of Credit Union</i>	<i>Location</i>	<i>Assets</i>	<i>Loans</i>	<i>Loan Loss Reserves</i>	<i>Shares</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>Capita/ Assets</i>
S.F. Police Credit Union	San Francisco	311,124	144,223	727	265,924	44,832	4,375	1.41	14.41
Sacramento Credit Union	Sacramento	187,634	142,537	1,983	167,541	18,735	2,759	1.47	9.98
Sacramento District Postal Employees Credit Union	Sacramento	25,083	21,022	242	23,514	1,505	175	0.70	6.00
Safe 1 Credit Union	Bakersfield	131,424	93,828	1,131	116,515	13,335	1,596	1.21	10.15
SAFE Credit Union	North Highlands	746,194	428,422	6,567	643,333	94,999	7,825	1.05	12.73
San Bernardino Credit Union	San Bernardino	21,016	14,307	113	18,508	2,449	149	0.71	11.65
San Diego County Credit Union	San Diego	1,339,146	968,232	5,349	1,185,164	146,032	28,696	2.14	10.90
San Diego Metropolitan Credit Union	San Diego	178,480	133,007	1,071	156,580	17,484	1,273	0.71	9.80
San Fernando Valley Japanese Credit Union	Sylmar	1,526	1,363	16	1,125	327	12	0.79	21.42
San Francisco Firemen Credit Union dba San Francisco Fire CU	San Francisco	231,801	143,040	294	191,842	33,741	4,312	1.86	14.56
San Francisco Joint Board L.L.G.W.U. Credit Union	San Francisco	159	67	3	125	30	5	3.23	18.90
San Gabriel Valley Credit Union	Walnut	55,121	34,655	406	49,790	5,284	457	0.83	9.59
San Gabriel Valley Postal Credit Union	Covina	12,757	8,756	61	11,284	1,451	81	0.63	11.37
San Joaquin Power Employees Credit Union	Fresno	82,006	74,765	433	64,082	13,637	1,007	1.23	16.63
San Mateo Credit Union	Redwood City	364,000	272,598	1,968	333,204	29,320	3,968	1.09	8.05
Santa Cruz Community Credit Union	Santa Cruz	38,729	29,188	150	34,988	3,510	547	1.41	9.06
Santa Cruz County Employees Credit Union	Santa Cruz	16,826	11,362	126	15,250	1,523	164	0.97	9.05
Santa Fe Springs City Employees Credit Union	Santa Fe Springs	7,999	3,775	18	6,278	1,597	141	1.76	19.97
Schools Credit Union dba Stockton Teachers Credit Union	Stockton	80,399	45,565	629	71,451	8,492	624	0.78	10.56
Schools Financial Credit Union	Sacramento	776,617	595,961	7,285	702,088	66,782	5,561	0.72	8.60
Second Baptist Church Credit Union	Los Angeles	280	132	4	240	38	(2)	(0.71)	13.54
Sierra Central Credit Union	Yuba City	271,063	200,069	4,049	240,996	29,049	2,701	1.00	10.72
Sierra Point Credit Union	S. San Francisco	29,531	23,292	73	26,054	2,958	99	0.33	10.02
Siskiyou Central Credit Union	Yreka	28,381	18,958	140	24,301	2,895	246	0.87	10.20
Sonoma County Grange Credit Union	Santa Rosa	32,679	18,871	150	28,329	4,343	366	1.12	13.29
South Bay Credit Union	Redondo Beach	44,987	30,852	294	41,037	3,661	473	1.05	8.14
South Gate City Employees Credit Union	South Gate	6,329	4,251	16	5,024	1,053	53	0.83	16.63
Southern Baptist Credit Union	Brea	8,696	5,542	45	8,198	451	12	0.14	5.18
Southern California Latvian Credit Union	Covina	1,034	397	13	856	177	7	0.71	17.11

## As of December 31, 2000 (dollar amounts in thousands)

<i>Name of Credit Union</i>	<i>Location</i>	<i>Assets</i>	<i>Loans</i>	<i>Loan Loss Reserves</i>	<i>Shares</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>Capital/ Assets</i>
Southland Civic Credit Union	Downey	189,526	121,779	1,102	161,912	26,267	2,117	1.12	13.86
Star Energy Credit Union	Bakersfield	8,507	7,267	102	7,518	888	49	0.58	10.44
Star One Credit Union	Sunnyvale	1,883,387	520,320	1,438	1,626,980	252,474	17,793	0.94	13.41
State Center Credit Union	Fresno	56,519	46,626	469	51,265	5,836	192	0.34	10.33
State Employees #84 Credit Union	Tracy	1,671	1,460	21	1,316	353	25	1.48	21.11
Super U Credit Union	Sacramento	17,832	12,363	200	15,774	2,038	380	2.13	11.43
Technology Credit Union	San Jose	748,370	533,448	4,845	663,827	67,346	12,437	1.66	9.00
Telesis Community Credit Union	Chatsworth	245,754	202,210	890	224,694	19,407	847	0.34	7.90
Travis Credit Union	Vacaville	957,828	632,325	6,285	850,515	101,693	5,175	0.54	10.62
Triple S Credit Union	Sacramento	25,131	19,353	193	21,460	3,272	394	1.57	13.02
U.A.L.U. #159 Credit Union	Martinez	696	523	12	554	138	6	0.88	19.88
U.F.C.W. Local 1288 Credit Union	Fresno	65,970	48,777	491	56,230	9,548	1,115	1.69	14.47
U.F.C.W. Local 770 Credit Union	Hollywood	2,978	1,157	15	2,505	471	20	0.68	15.82
Uncle Credit Union	Livermore	165,872	118,063	518	134,410	14,570	2,280	1.37	8.78
Unipac Credit Union	San Francisco	19,555	10,729	133	15,676	3,838	1	0.01	19.63
United Association Credit Union	Concord	1,708	1,325	20	1,346	356	66	3.89	20.86
United Financial Credit Union	Whittier	27,231	20,523	205	23,743	2,952	258	0.95	10.84
United Health Credit Union	Burlingame	19,911	13,731	78	17,348	2,478	229	1.15	12.44
Universal City Studios Credit Union	Universal City	48,478	42,314	262	40,974	6,048	396	0.82	12.47
University & State Employees Credit Union	San Diego	450,370	370,542	2,757	391,078	33,773	4,139	0.92	7.50
University and Butte School Employees Credit Union	Chico	14,540	8,150	56	12,467	2,024	55	0.38	13.92
University Credit Union	Los Angeles	221,728	150,334	1,352	193,057	27,901	2,051	0.92	12.58
USC Credit Union	Los Angeles	106,903	99,757	698	85,870	7,887	1,616	1.51	7.38
Utility District Credit Union	Oakland	20,141	7,268	85	18,188	1,819	201	1.00	9.03
Valley Credit Union	San Jose	227,328	202,255	1,819	207,579	18,448	2,539	1.12	8.12
Valley First Credit Union	Modesto	138,969	94,988	851	115,159	12,611	1,320	0.95	9.07
Valley Oak Credit Union	Three Rivers	42,487	33,463	379	38,967	3,158	116	0.27	7.43
Ventura County Federal Credit Union	Ventura	160,198	118,095	1,031	145,675	13,791	2,310	1.44	8.61
Vernon/Commerce Credit Union	Commerce	10,353	9,649	281	9,254	1,065	38	0.37	10.29
Vision One Credit Union	Sacramento	23,823	16,466	119	20,458	3,413	103	0.43	14.33
Watts United Credit Union	Los Angeles	2,015	1,312	178	1,964	(2)	(65)	(3.23)	(0.10)
Wescom Credit Union	Pasadena	1,764,271	1,299,851	9,218	1,467,288	159,531	15,414	0.87	9.04
Yosemite Credit Union	Yosemite	2,083	498	15	1,692	371	2	0.10	17.83

## California State-Chartered Credit Unions

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
1st Pacific Credit Union	536 Santa Clara Street	Vallejo	94590-5923	Lawrence J Tierney, Jr.	707-552-4550
1st United Services Credit Union	5901 Gibralter Drive	N. Pleasanton	94588	John S Salle	925-598-4750 www.1stuscu.org
Alameda Credit Union	2413 Webb Avenue	Alameda	94501	Donald H Winstead, Jr.	510-523-1514
Alisos Credit Union	13704 Clarkdale Avenue	Norwalk	90651-0481	John Moser	562-864-6825
Alliance Credit Union	3315 Almaden Expressway, Ste 55	San Jose	95118	Patsy Van Ouwerkerk	408-265-7322 www.alliancecreditunion.org
Allied Trades Credit Union	2131 W. March Lane	Stockton	95267	Frank C Michael	209-474-9119
Amalgamated Lithographers Credit Union	1313 West 8th Street, Room 203	Los Angeles	90017	Maureen Karpel	213-483-4705
American Baptist Credit Union	101 South Barranca Avenue	Covina	91723	John T Walling	626-915-7551 www.abcu.org
American Electronics Association Credit Union	505 N. Mathilda Avenue	Sunnyvale	94086	Timothy M Kramer	408-731-4100 www.aecuc.com
American River HealthPro Credit Union	12519 Folsom Boulevard	Rancho Cordova	95842	Robert M Steponovich	916-985-6700 www.arhcu.org
America's Choice Credit Union	660A Price Avenue	Redwood City	94063	Colleen Householder	650-366-5522
Arrow Credit Union	810 81st Avenue	Oakland	94621	Judy Happ	510-777-3061
Arrowhead Central Credit Union	2121 No. D Street	San Bernardino	92402	Larry R Sharp	909-890-0211 www.sbccu.com
Atchison Village Credit Union	Collins & Curry Streets	Richmond	94801	Nancy Blackstock	510-233-3218
Barstow Railway Employees Credit Union	304 East Main Street, Ste C	Barstow	92312	Gina Samorajski	760-256-2591
Bay Cities Credit Union	22777 Main Street	Hayward	94543	Georgette Cooper	510-881-8866
Butte Co. Postal Employees Credit Union	800 Salem Street	Chico	95928	Melba M McNary	530-342-2955
C.A.H.P. Credit Union	2843 Manlove Road	Sacramento	95826	Bruce Baldwin	916-362-4191
Cabrillo Credit Union	10075 Carroll Canyon Road	San Diego	92131	Robin Lentz	858-547-7400
Cal State 9 Credit Union	2300 Clayton Road	Concord	94520	Jackie Wong	925-363-2700 www.calstate9.org
Cal West Credit Union	5160 Birch Street	Newport Beach	92658-6380	Jeanne H Tenno	949-833-0530 www.calwestcu.org
California Agribusiness Credit Union	6280 Manchester Blvd., Suite 87	Buena Park	90261	Joan K Lee	714-690-4865 www.aubreyco.com/cdacu
California Center Credit Union	9500 Cleveland Avenue, Suite 130	Rancho Cucamonga	91730	Janka Blair	909-476-8018
California Coast Credit Union	4545 Murphy Canyon Road	San Diego	92123	James L McPheters	858-495-1600 www.calcoastcu.org
California Credit Union (The)	701 North Brand Blvd.	Glendale	91203	Gary Welch	323-436-2000 www.tccu.org
California Federation of Teachers Credit Union	1200 West Magnolia Blvd	Burbank	91506	Gary N White	818-845-7835
California Lithuanian Credit Union	2802 Santa Monica Blvd	Santa Monica	90404	Laima Wheeler	310-828-7095
California State & Fed Employee #20 Credit Union	321 Wabash Street	Eureka	95501	George A Davis	707-443-8662
California State Credit Union of the North Bay	1205 N. Dutton Avenue	Santa Rosa	95401	James R Larson	707-546-6311 www.cscuc.org
California State Employees Credit Union #4	1185 West Hedges Avenue	Fresno	93778	Bruce L Hibbard	559-233-0867
California State Employees No. 122 Credit Union	10333 El Camino Real	Atascadero	93423	Donna Ellstrom	805-466-6072

## As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Central Coast Credit Union	1220 Osos Street	San Luis Obispo	93401	Ervin L Royse	805-543-5893
Central State Credit Union	919 North Center Street	Stockton	95201	Dave Silvestri	209-466-4301 www.centralstatecu.org
Central Valley Credit Union	1400 J Street	Modesto	95353	Steve Smith	209-491-7100
Chevron Valley Credit Union	8200 Granite Falls Drive	Bakersfield	93312	Neil B Sawyer	661-587-7250
Church/Co-Op Credit Union	2120 K Street	Sacramento	95816	Arlene Kemis	916-451-2228
City of Ukiah Employees Credit Union	1425 So. State Street	Ukiah	95482	Mercedes C Warner	707-462-3557
Coast Central Credit Union	2650 Harrison Avenue	Eureka	95501	Dean Christensen	707-445-8801 www.coastccu.org
Coastline Community Credit Union	5555 Stearns St, Ste 106	Long Beach	90815	Monica I Lopez	562-493-3131
Commonwealth Central Credit Union	1651 N. First Street	San Jose	95112	Wayne Bunker	408-451-9010 www.commonwealthcu.org
Community Credit Union of Southern Humboldt	757 Redwood Drive	Garberville	95542	Steve Antongiovanni	707-923-2012
Community First Credit Union	3540 Mendocino Avenue	Santa Rosa	95403	Edward C Laski	707-546-8984 www.sccscu.org
Contra Costa Retail Clerks Credit Union	4111 Alhambra Avenue	Martinez	94553	Nancy Kelly	925-228-8440
County City Employees Credit Union	1220 Osos Street	San Luis Obispo	93401	Ervin L Royse	805-543-5839
Credit Union For Organized Labor (The)	1009 Mchenry Avenue	Modesto	95352	Jeanette Bell	209-527-8731 www.cuol.org
Credit Union of Southern California	8028 Greenleaf Avenue	Whittier	90602	Dave Gunderson	562-698-8326
Delta Valley Credit Union	440 N. El Dorado Street	Stockton	95202	Mary Field	209-465-8059
Dominguez Water Employees Credit Union	21718 South Alameda	Long Beach	90810	John R Foth	310-834-2625
Dow Great Western Credit Union	P.O. Box 1398	Pittsburg	94565	Don L Rogers	925-432-5341
Eagle Community Credit Union	23021 Lake Center Drive	Lake Forest	92799	Joy Lawrence	949-588-9400
Eagle Credit Union	4245 North West Lane	Stockton	95208-0266	Ali Kelley	209-939-3081
East Bay Postal Credit Union	480 Roland Way	Oakland	94614	Cynthia La Croix	510-568-7150
E-Central Credit Union	990 South Fair Oaks Ave	Pasadena	91105-2626	Thomas R Graves	626-799-6000 www.scccu.org
Educational Employees Credit Union	2222 West Shaw Avenue	Fresno	93755-5242	Bruce L Barnett	559-437-7739 www.eecufresno.org
El Futuro Credit Union	182 North Main Street	Porterville	93257	Julian Flores, Jr.	559-784-7901
El Monte City Employees Credit Union	11718 Ramona Boulevard	El Monte	91732	Nancy Allesandro	626-444-0501
Energy First Credit Union	1155 Corporate Center Dr	Monterey Park	91754	Lynn Bowers	323-981-4000 www.gascocu.org
Evangelical Christian Credit Union	1150 North Magnolia	Anaheim	92803	Mark G Holbrook	714-828-3228 www.eccu.org
Financial 21 Community Credit Union	440 Beech Street	San Diego	92101-3281	Gene Roberts	619-233-3101 www.financial21.com
Financial Benefits Credit Union	1000 Broadway	Oakland	94604-2939	John Schaffner	510-433-9222
Financial Center Credit Union	18 South Center Street	Stockton	95208-9005	L. D Duffy	209-948-6024 www.fccuburt.org
Financial Partners Credit Union	7800 East Imperial Highway	Downey	90242	Joe Schroeder	562-923-0311

## California State-Chartered Credit Unions Continued

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Firestone Financial Services Credit Union	801 South Brookhurst St	Anaheim	92804	Kathy McMinn	714-563-4360
First Entertainment Credit Union	6735 Forest Lawn Drive, Suite 100	Hollywood	90068	Charles Bruen	323-851-3673 www.firstent.org
First Financial Credit Union	1616 West Cameron Ave	West Covina	91790-2714	Richard Ghysels	626-939-3100
First Imperial Credit Union	1602 West Main Street	El Centro	92243	Rick Rowin	760-352-1540
First Metropolitan Credit Union dba Metro 1 Credit Union	1333 Willow Pass Road	Concord	94520	Christine A Fields	925-682-6650 www.metro1cu.org
Food Processors Credit Union	2504 Tenaya Drive	Modesto	95353	Joe S Duran	209-521-6015
Fountain Valley Credit Union	10200 Slater Ave	Fountain Valley	92708	Cathy Bailey	714-968-3080
Franklin-Media Credit Union	7700 Edgewater Dr, Ste 350	Oakland	94621	Thomas Alford, Jr.	510-635-9871 www.franklin-media.com
Fresno Fire Department Credit Union	5300 N. Fresno Street	Fresno	93710	Susan Warkentin	559-228-1997 www.ffdcu.org
Fresno Police Department Credit Union	1004 North Van Ness	Fresno	93728	Sandi McMillan	559-233-1788 www.fpdccu.org
Glass Containers Credit Union	4th & 'O' Streets	Antioch	94509	Sondra Schnee	925-757-3200
Golden 1 Credit Union (The)	6507 4th Avenue	Sacramento	95817	Stanley C Hollen	916-732-2802 www.golden1.com
Great American Credit Union	2701 Midway Drive	San Diego	92138-1625	Sharon Updike	619-224-3521 www.greatamerican.org
Harbor Japanese Credit Union	1766 Seabright Avenue	Long Beach	90810	Frank Y Tanaka	562-432-4555
Heritage Community Credit Union	10399 Old Placerville Road	Sacramento	95827	Stephen W Pogemiller	916-364-3888 www.heritageccu.com
High Sierra Credit Union	350 West Line Street, Ste A	Bishop	93514	Bonnie Hamilton	760-873-6190
Horizon Credit Union	3434 West Shaw Avenue	Fresno	93711	Susan Engelmann	559-275-3944 www.horizoncu.org
Huntington Beach City Employees Credit Union	2000 Main Street	Huntington Beach	92648	Elaina J Southwick	714-536-6517
I.L.W.U. Credit Union	1134 North Avalon Blvd	Wilmington	90748	Jackie Smith	310-834-6411
IBEW Members + Credit Union	1875 Arnold Drive, Ste 101	Martinez	94553-4251	George Cox	925-370-9200
Inland Counties Postal Credit Union	2015 Park Avenue	Redlands	92375-2200	Bernie Gonzalez	909-307-1787
Inland Empire Credit Union	401 East 2nd Street	Pomona	91766	George Kirshner	909-865-2655
Inwood Credit Union	433 Hegenberger Road #C	Oakland	94621	Robert Haven	510-632-4847
Jones Methodist Church Credit Union	1975 Post Street	San Francisco	94115	Constance E Richey	415-922-8320
Kaiser Lakeside Credit Union	300 Lakeside Drive, Ste 200	Oakland	94612	Ann Lubeck-Brown	510-271-8000
Kearny Mesa Financial Credit Union	4285 Ruffin. Road	San Diego	92193-3573	James Goulet	858-292-4851 www.kmfcu.org
Kern Central Credit Union	324 Oak Street #P	Bakersfield	93304	Carl Trejo	661-395-3032 www.kerncentralcu.com
L. A. Electrical Workers Credit Union	1021 East Walnut, Ste 200	Pasadena	91109-7030	Marshall Goldblatt	626-440-9284
L.A. Southwest Japanese Credit Union	3037 W. Jefferson Blvd	Los Angeles	90018	Ken Takemoto	323-731-9358
Las Flores Credit Union	1220 Osos Street	San Luis Obispo	93401	Ervin Royse	805-543-5839
LBS Financial Credit Union	4341 East Tenth Street	Long Beach	90804-5597	Frank D Reed	562-598-9007
Lithuanian Credit Union	3352 Glendale Boulevard	Los Angeles	90039	Vincent Juodvalkis	323-661-5276

## As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Lodi Employees Credit Union	314 W. Lockeford Street	Lodi	95240	Phyllis J Guillory	209-333-1739
Long Beach Firemen's Credit Union	2245 Argonne Avenue	Long Beach	90815	William H Fickling	562-597-0351 www.lbfcu.org
Long Beach Postal Credit Union	2371 Grand Avenue	Long Beach	90809	Vern Wiley	562-498-6057
Los Angeles Firemen's Credit Union	1520 W. Colorado Blvd	Pasadena	90060	Mike Mastro	323-254-1700 www.lafirecu.org
Lutheran Credit Union of America	403 W. Imperial Highway, Suite G	Brea	92812	C. R Oldenburg	714-257-4900 www.lcuu.org
March Community Credit Union	23520 Cactus Avenue	Moreno Valley	92553	Robert Cameron	909-656-4411 www.marchccu.org
Marin General Hospital Employees Credit Union	P.O. Box 8010	San Rafael	94912	Joan Petri	415-925-7477
McClatchy Employees Credit Union	2100 Q Street	Sacramento	95852	Dolores S Rueda	916-321-1780
McColl's Credit Union	2500 Angelo Avenue	Redding	96099	Carol Kerfoot	530-241-4713
Media City Credit Union	1020 W Olive Street	Burbank	91506	Shirley Tapp	818-238-2950
Medi-Serv Credit Union	2299 Post Street	San Francisco	94115	Linda S Gallardo	415-346-2128
Members 1st Credit Union	1260 Pine Street	Redding	96049	Mark J Moore	530-244-9920 www.northstatecu.com
Mendo Lake Credit Union	526 S. State Street	Ukiah	95482	Mark DeMeulenaere	707-468-0161
Merced Municipal Employees Credit Union	725 W 18th St.	Merced	95340	Cathy Carvajal	209-385-6872
Merco Credit Union	1911 M Street	Merced	95344	Mike Malone	209-723-4285 www.merco.org
Meriwest Credit Union	5615 Chesbro Avenue	San Jose	95132-3047	Christopher M Owen	408-972-5222
Mid-Cities Schools Credit Union	325 South Santa Fe Avenue	Compton	90221	Tim McCartney	310-638-5147
M-N Employees Credit Union	750 Ridder Park Drive	San Jose	95190	Stephanie Hancock	408-920-5557
Monterey County Employees Credit Union	P.O. Box 74	Salinas	93902	Carol Nelson	831-755-5810
Monterey Credit Union	501 East Franklin Street	Monterey	93940	J. Stewart Fuller	831-647-1000
Municipal Employees Credit Union of San Jose	140 Asbury Street	San Jose	95110-2105	Judy Nissila	408-294-8800 www.mecusj.org
Musicians Credit Union	817 North Vine Street	Hollywood	90038	John Drake	323-462-6471
Nazarene Credit Union	1770 E. Lambert Road	Brea	92822	Mendell Thompson	714-671-6963 www.nazarene.com
Nikkei Credit Union	P.O. Box 2109	Gardena	90247-0109	James T Yoshimura	310-324-1544
North County Federal Credit Union	17045 Via Del Campo	San Diego	92127	Patricia A Hamilton	858-487-1880
North Island Financial Credit Union	2300 Boswell Road	Chula Vista	91914	Michael J Maslak	619-656-6525
North Orange County Credit Union	230 West Wilshire Avenue	Fullerton	92834	Marjorie Tester	714-871-8400
Northern California Latvian Credit Union	84 Highland Avenue	Los Gatos	95030-7114	Mara Martinskis	408-354-7706
Norton Community Credit Union	Building S-21 Norton Air Force Base	San Bernardino	92423-0847	Debra Gannaway	909-382-7900 www.norcomcu.org
Oakland Municipal Credit Union	250 Frank H Ogawa Plaza, Suite 6301	Oakland	94612	Marte Plump	510-238-3031 www.omcu.com
Ocean Crest Credit Union	3840 Long Beach Boulevard	Long Beach	90807	J. W Keller	562-426-8838 www.lbsecu.org



## California State-Chartered Credit Unions Continued

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
OCHA Credit Union	200 S. Manchester Avenue, Suite 110	Orange	92868	Stephanie King	714-456-0525 <a href="http://www.ochacu.org">www.ochacu.org</a>
Orange County Gardeners Credit Union	1678 West Broadway, Suite 109	Anaheim	92814	Kathy Epperson	714-991-6531
Orange County's Credit Union	1211 E. Dyer Road	Santa Ana	92705	Judith A McCartney	714-755-5900
Oroweat Employees Credit Union	1433 W. Beverly Boulevard	Montebello	90640	Teri Barker	323-724-3434
Pacific Community Credit Union	401 E. Imperial Hwy.	Fullerton	92835	Kevin Pendergraft	714-526-2328 <a href="http://www.yourcreditunion.com">www.yourcreditunion.com</a>
Pacific Life Credit Union	280 Newport Center Drive, Suite 100	Newport Beach	92658	Angela K Clitherow	949-719-9277
Pacific Resource Credit Union	333 South Hope Street, Councourse Level	Los Angeles	90071	Todd Kenthack	800-276-6024 <a href="http://www.arcofcu.org">www.arcofcu.org</a>
Pacific Service Credit Union	2850 Shadelands Drive	Walnut Creek	94596	Thomas Smigielski	925-296-6200 <a href="http://www.pacificservice.org">www.pacificservice.org</a>
Pacifica-Coastside Credit Union	1220 Linda Mar Boulevard	Pacifica	94044	Artelle Straight	650-355-6110
Patelco Credit Union	156 Second Street	San Francisco	94105-3993	Edgar Callahan	415-442-7187 <a href="http://www.patelco.org">www.patelco.org</a>
Peninsula Postal Credit Union	1040 Leigh Avenue	San Jose	95126-4152	Jan G Meere	408-275-8595
Placer Credit Union	635 Mikkelsen Drive	Auburn	95604	Stan A Wilson	800-900-7248
Point Loma Credit Union	9420 Farnham Street	San Diego	92123-1321	Theodore H Dennis	858-495-3400
Pomona Valley Credit Union	1716 West Holt Avenue	Pomona	91768	Dianne Harding	909-629-4048
Postal Credit Union of Northern California	3636 Castro Valley Blvd	Castro Valley	94546	Kathleen Ricketts	510-582-3330
Premier America Credit Union	19867 Prairie Street	Chatsworth	91311	John Merlo	818-772-4000
Printing And Publishing Employees Credit Union	3630 13th Street	Riverside	92502	Carlos Vasconcelos	909-781-0981
Printing Industries Credit Union	5800 South Eastern Avenue	Los Angeles	90091-1067	Ricky D Dockery	323-728-1866
Printing Office Employees Credit Union	750 Terrado Plaza	Covina	91723	Rita Hanson	626-858-8466
Priority One Credit Union	1631 Huntington Drive	South Pasadena	91030	William E Harris	626-441-1999
Providence First Credit Union	4000 West Magnolia Blvd.	Burbank	91505	Jack L Howell	818-556-2650
Provident Central Credit Union	303 Twin Dolphin Drive	Redwood City	94065-1409	Ludelle Morrow	650-508-0300 <a href="http://www.providentcu.org">www.providentcu.org</a>
Public Works Credit Union	900 South Fremont Avenue	Alhambra	91802	Delaney Morris	626-458-5175
Redwood Credit Union	P.O. Box 6104	Santa Rosa	95406	William Rayhill	707-545-4000 <a href="http://www.redwoodcu.org">www.redwoodcu.org</a>
Richmond Standard Employees Credit Union	P.O. Box 1272	Richmond	94802	G. T Ames	510-242-4370
Riverside County's Credit Union	6403 Riverside Avenue	Riverside	92506	Mark Hawkins	909-684-6414
Riverside Employees Credit Union	8543 Indiana Avenue	Riverside	92504-4046	Moritz Wohanka	951-343-3280
Rolling F Credit Union	2101 Geer Road	Turlock	95382	Douglas Aleson	209-634-2911
S.F. Bay Area Educators Credit Union	258-B Laguna Honda Blvd	San Francisco	94116-1409	Patricia Ellis	415-664-4313
S.F. Police Credit Union	2550 Irving Street	San Francisco	94122-0219	Mike Sordelli	415-564-3800 <a href="http://www.sfpku.org">www.sfpku.org</a>
Sacramento Credit Union	800 'H' Street	Sacramento	95812	Jerrold A Kinlock	916-444-6070 <a href="http://www.sactocu.org">www.sactocu.org</a>

## As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Sacramento District Postal Employees Credit Union	1485 River Park Drive	Sacramento	95815	Sylvia V Huber	916-921-5050
Safe 1 Credit Union	P.O. Box 2203	Bakersfield	93303	Doug Kileen	661-327-3818 www.safe1.org
SAFE Credit Union	3720 Madison Avenue	North Highlands	95660-5024	Henry W Wirz	916-979-7233
San Bernardino Credit Union	401 West 2nd Street	San Bernardino	92401	Gregg Stockdale	909-889-0838
San Diego County Credit Union	9985 Pacific Heights Blvd	San Diego	92121	Rod Calvao	858-597-6538 www.sdccu.com
San Diego Metropolitan Credit Union	5555 Mildred Street	San Diego	92171-9099	George Hecker	619-297-4835 www.sdmcu.org
San Fernando Valley Japanese Credit Union	13900 Polk Street	Sylmar	91342	Mayko T Martinez	818-362-0680
San Francisco Firemen Credit Union dba San Francisco Fire CU	3201 California Street	San Francisco	94118	John L Rebholtz	415-674-4800
San Francisco Joint Board Union dba San Francisco Fire CU	660 Howard Street	San Francisco	94105	Margaret S Williams	415-543-9990
San Gabriel Valley Credit Union	1880 Amar Road, Suite A-4	Walnut	91788-1297	Richard T Krusbe	626-443-6013
San Gabriel Valley Postal Credit Union	328 East San Bernardino Rd	Covina	91723	Shirley Von	626-915-3841
San Joaquin Power Postal Credit Union	650 O Street	Fresno	93760-0001	Joanne Hubbart	559-263-5087
San Mateo Credit Union	411 Middlefield Road	Redwood City	94064	Barry Jolette	650-363-1767
Santa Cruz Community Credit Union	512 Front Street	Santa Cruz	95060	James Sudduth	831-425-7708
Santa Cruz County Employees Credit Union	9000 Soquel Avenue	Santa Cruz	95062	Trey Dunbar	831-479-7600 www.scccu.org
Santa Fe Springs City Employee Credit Union	11300 Greenstone	Santa Fe Springs	90670	Khader Khoury	562-944-3459
Schools Credit Union dba Stockton Teachers Credit Union	3255 W. Benjamin Holt Dr	Stockton	95208-0929	Paul I Bonell	209-235-1100 www.schoolscu.org
Schools Financial Credit Union	1485 Response Road, #126	Sacramento	95815	Jim Jordan	916-569-5400
Second Baptist Church Credit Union	2412 Griffith Avenue	Los Angeles	90011	Joann Oliver	213-748-0318
Sierra Central Credit Union	820 Plaza Way	Yuba City	95991	Greg Kerckhoff	530-671-3009
Sierra Point Credit Union	S Spruce Ave	South San Francisco	94080-5921	Deborah A Trapani	650-588-6140 www.spcu.org
Siskiyou Central Credit Union	845 Fourth Street	Yreka	96097-3311	Earlene Gibson	530-842-1694
Sonoma County Grange Credit Union	304 Sutton Place	Santa Rosa	95407	Jeanette St. George	707-584-0384 www.scgcu.org
South Bay Credit Union	2304 Artesia Boulevard	Redondo Beach	90278	Charlotte Johnson	310-374-3436 www.sbcu.org
South Gate City Employees Credit Union	4244 Santa Ana Street	South Gate	90280	Margo Alvarez	323-563-5788
Southern Baptist Credit Union	251 S. Randolph Avenue	Brea	92622-0009	Stan Wahl	714-671-1021
Southern California Latvian Credit Union	1439 N. O'Malley Avenue	Covina	91722	Robert Virza	626-966-6360
Southland Civic Credit Union	8545 East Florence Avenue	Downey	90241	David M Styler	562-862-6831 www.scfcu.org
Star Energy Credit Union	5605 N. Chester Extension	Bakersfield	93308	Cheryl Kline	661-392-2570
Star One Credit Union	166 - 8th Avenue	Sunnyvale	94085	Rick Heldebrandt	408-742-2801
State Center Credit Union	1515 E. Shaw Avenue	Fresno	93710	Scott Thwaites	559-225-7228

## California State-Chartered Credit Unions Continued

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
State Employees #84 Credit Union	23500 Kasson Road	Tracy	95376	Cindy Villanueva	209-836-4230
Super U Credit Union	5921 Folsom Boulevard	Sacramento	95819	Elena DeAnda	916-457-7057
Technology Credit Union	2010 North First Street	San Jose	95109-1409	Kenneth D Burns	408-451-9111
Telesis Community Credit Union	9121 Oakdale Avenue	Chatsworth	91311	Grace Y Mayo	818-885-1226
Travis Credit Union	P.O. Box 2069	Vacaville	95696	Robert Siravo	707-451-5350
Triple S Credit Union	3113 Wisserman Drive	Sacramento	95826	Herbert Long	916-386-1418
U.A.L.U. #159 Credit Union	1308 Roman Way	Martinez	94553	Bonnie Cox	925-229-0774
U.F.C.W. Local 1288 Credit Union	3650 E. Ashlan Avenue	Fresno	93726	Gale Young	559-227-8329 www.ufcwcuc.org
U.F.C.W. Local 770 Credit Union	P.O. Box 770	Hollywood	90078	Stella E Krupski	213-487-7070
Uncle Credit Union	2100 Las Positas Court	Livermore	94550	Carey Roscrow	925-447-5001 www.unclecu.com
Unipac Credit Union	101 Howard Street, Ste 360	San Francisco	94105	David Waterman	415-546-3980
United Association Credit Union	935 Detroit Avenue	Concord	94518	Michelle Curcio	925-686-1044
United Financial Credit Union	9925 S. Painter Ave, Ste D	Whittier	90605-0277	Nancy E Tinkler	562-944-4842
United Health Credit Union	1783 El Camino Real	Burlingame	94010	Linda White	650-696-5818
Universal City Studios Credit Union	90 Universal Plaza	Universal City	91608	Bert Vercelli	818-777-7526
University & State Employees Credit Union	3131 Camino Del Rio North	San Diego	92108	Linda Baughman	619-641-7555 www.usecu.org
University and Butte School Employees Credit Union	550 Salem Street	Chico	95928	Joe Kelly	530-895-1947
University Credit Union	1500 South Sepulveda Blvd	Los Angeles	90025-3312	Charles Bumbarger	310-477-6628 www.ucu.org
USC Credit Union	1025 W 34th Street	Los Angeles	90089	Gary J Perez	213-740-8763
Utility District Credit Union	P.O. Box 24055	Oakland	94623	Dale E Scholzen	510-287-0465
Valley Credit Union	2635 Zanker Road	San Jose	95134-2107	Anthony D Jones	408-955-1300 www.valleycu.org
Valley First Credit Union	1419 J Street	Modesto	95353	Henry E Barrett	209-549-8511
Valley Oak Credit Union	40870 Sierra Drive	Three Rivers	93271	Gary Cameron	559-561-4471
Ventura County Federal Credit Union	6026 Telephone Road	Ventura	93006	Carol A Harris	805-477-4200
Vernon/Commerce Credit Union	2615 Senta Avenue	Commerce	90091	Gene Perez	323-725-1952
Vision One Credit Union	3279 Ramos Circle	Sacramento	95827-7637	Terry G Parkyn	916-363-4293
Watts United Credit Union	1827 East 103rd Street	Los Angeles	90002	Angela Hucks	323-564-7854
Wescom Credit Union	123 South Marengo Avenue	Pasadena	91109-7058	Darren William	626-535-1000 www.wescom.org
Yosemite Credit Union	P.O. Box 576	Yosemite	95389	Richard Moehring	209-372-4750

## Out-of-State Credit Unions Authorized to do Business in California

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City/State</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Anheuser-Busch Employees' Credit Union	1001 Lynch Street	St. Louis, MO	63118	John D Osborn	
Corporate America Family Credit Union	2075 Big Timber Road	Elgin, IL	60123-1140	Veronika Szabo	847-607-1297
Delta Employees Credit Union	1001 Virginia Avenue	Atlanta, GA	30354	W. J William	
Great Lakes Credit Union	Building 290	Great Lakes, IL	60088	Vikki Marsh	847-578-7000
United Air Lines Employees Credit Union	125 East Algonquin Road	Arlington Heights, IL	60005	Robert W Bream	847-700-8700

## Selected Financial Data — Premium Finance Companies

As of December 31, 2000 (dollar amounts in thousands)

<i>Name</i>	<i>City</i>	<i>Loans</i>	<i>Assets</i>	<i>Capital</i>	<i>Net Income</i>
1st Choice Premium Finance Company	Torrance	0	127	113	21
AFCO Acceptance Corporation	Woodland Hills	65	75	31	(0)
AICCO, Inc.	Los Angeles	3,806	12,278	4,283	446
Alliance Premium Finance Company	Glendale	0	0	0	0
American Acceptance Corporation	Woodland Hills	3,896	4,053	3,791	385
American Premium Finance, Inc.	Fullerton	2,605	3,710	84	58
APFC, Inc.	Woodland Hills	146	229	444	0
APFS, Inc. dba American Pioneer Financial Services	Fullerton	1,581	1,744	133	27
Arizona Premium Finance Co., Inc.	North Hollywood	19,086	18,649	4,722	1,523
Bay Budget Plan, Inc.	Fullerton	444	633	120	8
Beacon Finance Corporation	Woodland Hills	1,532	1,633	175	4
Birch Financial, Inc.	Fullerton	3,291	3,703	507	161
Blue Chip Finance Corporation	Woodland Hills	147	217	136	11
Bridgeport Premium Acceptance Corporation	Woodland Hills	871	904	92	8
Brokers Premium Finance, Inc.	Fullerton	249	378	140	13
Cananwill, Inc.	Newport Beach	0	21,302	6,749	1,557
Central Premium Finance Company	Los Angeles	0	0	0	0
DBA Financial, Inc.	Arcata	465	565	106	26
Design Premium Finance, Inc.	Fullerton	426	476	78	(30)
Discovery Premium Finance, Inc.	Fullerton	474	954	229	(84)
Douglas Street Premium Finance Company of California	Fresno	771	1,030	222	40
Economy Premium Finance, Inc.	Fullerton	445	524	318	39
Emerald Premium Finance	Fullerton	60	133	117	8
Empire Premium Finance Co.	Fullerton	277	369	98	9
Equity Premium Acceptance Corp.	Fullerton	158	333	189	9
Executive Finance, Inc.	Fullerton	531	630	116	5
First Insurance Funding, Corp. of California	Woodland Hills	0	75	75	(1)
Fox Financial Services	Fullerton	2,125	2,203	621	(139)
FPCAL, Inc.	Woodland Hills	0	95	95	(5)
Fremont Premium Finance Corporation	Santa Monica	0	0	0	0
FS Premium Finance Company	Irvine	497	598	509	9
GD Financial Corporation	San Diego	2,657	2,486	361	88
General Agents Acceptance Corporation	Lake Forest	7,530	7,660	257	68
Hamilton Premium Finance Corp.	Fullerton	2,280	3,056	103	38

## As of December 31, 2000 (dollar amounts in thousands)

<i>Name</i>	<i>City</i>	<i>Loans</i>	<i>Assets</i>	<i>Capital</i>	<i>Net Income</i>
Ibex Financial Services, Inc.	Tustin	172	3,139	629	310
Imperial Premium Finance, Inc.	Sherman Oaks	8,490	28,636	15,849	1,454
INAC Corp. of California	Rancho Cordova	0	0	0	0
Insurance Financing, Inc.	Los Angeles	0	239	232	(18)
Liberty Premium Finance, Inc.	Cerritos	4,575	4,506	1,547	384
Mepco Acceptance Corporation	Encino	44	3,700	132	2
Morgan Premium Finance of California, Inc.	Fairfield	4	354	295	149
Nolat Premium Finance Corp.	Fullerton	110	423	389	(2)
Nova Financial, Inc.	Fullerton	303	356	85	10
Old Saybrook Premium Finance, Inc.	Calabasas	6,774	5,726	(16)	(17)
Opus Financial Services, Inc.	Woodland Hills	1,321	573	151	44
Pacific Coast Premium Finance Corp.	Fullerton	1,681	1,907	242	3
Pacific Premium Finance, Inc.	Fullerton	442	639	160	15
Pacific Risk & Financial Services, Inc.	Fullerton	3,007	3,493	125	36
Pinnacle Premium Acceptance Corp.	Fullerton	0	257	200	(7)
Pouring Financial, Inc.	Anaheim	0	0	0	0
Preferred Payment Plan, Inc.	San Diego	0	0	0	0
Premium Financing Specialists of Calif., Inc.	Burbank	7,300	14,745	98	(978)
Premium Star Finance Company	Fullerton	5	68	64	(11)
R. I. C. Financial, Inc.	Tustin	360	497	139	8
Rincon Premium Finance Company, Inc.	Thousand Oaks	3,747	3,932	352	56
RMT PREMIUM FINANCE, INC.	Woodland Hills	N.A.	N.A.	N.A.	N.A.
Rockridge Finance Corp.	Menlo Park	19	835	171	32
Royal Premium Budget Of California, Inc.	San Diego	365	495	108	7
Shore Acceptance Corp.	Fullerton	194	254	80	(0)
SLL Premium Finance of California, Inc.	Fullerton	702	1,001	136	15
South Bay Acceptance Corporation	Redondo Beach	6,302	7,081	692	251
Sucqua Insurance Premium Finance, Inc.	Fullerton	83	187	112	4
Summit Premium Finance Company	El Cajon	N.A.	N.A.	N.A.	N.A.
Top Premium Finance Company, Inc.	Woodland Hills	240	102	123	4
Trade & Industries Finance Corporation	Woodland Hills	697	508	375	77
Transamerica Insurance Finance Corporation California	San Francisco	6,938	9,234	3,118	490
UPAC of California, Inc.	San Diego	12,188	12,193	602	118
Westchester Premium Acceptance Corporation of California	Woodland Hills	0	269	267	(0)
Western Agency Services, Inc	Woodland Hills	N.A.	N.A.	N.A.	N.A.

## Selected Financial Data — Premium Finance Companies Continued

As of December 31, 2000 (dollar amounts in thousands)

<i>Name</i>	<i>City</i>	<i>Loans</i>	<i>Assets</i>	<i>Capital</i>	<i>Net Income</i>
Western Premium Budget Corp.	Fullerton	853	1,234	169	(2)
Western Truck Insurance Finance, Corp.	Fullerton	1,871	3,020	390	155
Wincorp Incorporated	Roseville	14,992	15,391	1,571	189

NA Not available



## Premium Finance Companies

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Telephone/Home Page</i>
1st Choice Premium Finance Company	690 Knox Street, Suite 100	Torrance	90502	818-227-3750
AFCO Acceptance Corporation	21800 Oxnard Street	Woodland Hills	91367	213-689-3600
AICCO, Inc.	777 South Figueroa St, 14th Floor	Los Angeles	90017	818-953-9125
Alliance Premium Finance Company	500 North Brand Blvd. #1990	Glendale	91203	818-591-9800
American Acceptance Corporation	23251 Mulholland Drive	Woodland Hills	91365	818-340-0030
American Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831-3135	714-978-2268 www.americanpremium-finance.com
APFC, Inc.	21731 Ventura Boulevard, #340	Woodland Hills	91364	818-340-0030
APFS, Inc. dba Ameircan Pioneer Financial Services	2501 East Chapman, Suite 100	Fullerton	92831-3135	714-978-2268
Arizona Premium Finance Co., Inc.	5315 Laurel Canyon Boulevard	North Hollywood	91607	818-445-5426
Bay Budget Plan, Inc.	2501 East Chapman Ave Ste 100	Fullerton	92831-3135	818-340-0030 www.baybudgetplan.com
Beacon Finance Corporation	21731 Ventura Boulevard, #340	Woodland Hills	91364	800-523-0719
Birch Financial, Inc.	East Chapman Avenue Suite 100	Fullerton	92831-3135	323-720-8650 www.birchpay.com
Blue Chip Finance Corporation	21731 Ventura Boulevard	Woodland Hills	91367	714-978-2268
Bridgeport Premium Acceptance Corporation	21731 Ventura Boulevard, Ste 340	Woodland Hills	91364	800-228-9283
Brokers Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831-3135	714-978-2268 www.brokerspremium.com
Cananwill, Inc.	3501 North Jamboree Rd, Ste 3500	Newport Beach	92660	714-978-2268 www.cananwill.com
Central Premium Finance Company	5480 East Ferguson Drive	Los Angeles	90022	714-978-2268
DBA Financial, Inc.	822 G Street	Arcata	95521	714-978-2268
Design Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831-3135	714-978-2268 www.designpremium.com
Discovery Premium Finance, Inc.	2501 East Chapman Ave Ste 100	Fullerton	92831-3135	818-340-0030 www.discoverypremium.com
Douglas Street Premium Finance Company of California	2439 West Scott Avenue	Fresno	93711	310-315-3950
Economy Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831-3135	949-474-8700 www.economypremium.com
Premium Finance	2501 East Chapman, Suite 100	Fullerton	92831-3135	619-281-6200 www.emeraldpremium.com
Empire Premium Finance Co.	2501 East Chapman, Suite 100	Fullerton	92831-3135	714-978-2268 www.empirepremium.com
Equity Premium Acceptance Corp.	2501 East Chapman, Suite 100	Fullerton	92831-3135	714-978-2268 www.equitypremium.com
Executive Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831-3135	714-573-5700 www.executivefinanceinc.com
First Insurance Funding, Corp. of California	21731 Ventura Boulevard	Woodland Hills	91364	818-906-1200
Fox Financial Services	2501 East Chapman, Suite 100	Fullerton	92831-3135	www.foxfinancialservices.com
FPCAL, Inc.	21731 Ventura Blvd., Ste 340	Woodland Hills	91364-1845	818-340-0030
Fremont Premium Finance Corporation	2020 Santa Monica Boulevard	Santa Monica	90404	310-473-9611
FS Premium Finance Company	2400 Main Street	Irvine	92714	562-926-6163
GD Financial Corporation	10393 San Diego Mission Road	San Diego	92108	818-783-9886
General Agents Acceptance Corporation	23161 Lake Center Drive	Lake Forest	92630	714-978-2268
Hamilton Premium Finance Corp.	2501 East Chapman, Suite 100	Fullerton	92831-3135	818-876-8547 www.hamiltonpremium.com
Ibex Financial Services, Inc.	12821 Newport Avenue	Tustin	92780-2711	714-978-2268 www.goibex.com

## Premium Finance Companies Continued

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Telephone/Home Page</i>
Imperial Premium Finance, Inc.	15303 Ventura Boulevard	Sherman Oaks	91403	714-978-2268
INAC Corp. Of California	10860 Gold Center Drive	Rancho Cordova	95670	818-346-8700
Insurance Financing, Inc.	1333 South Westwood Boulevard	Los Angeles	90024	818-848-9430
Liberty Premium Finance, Inc.	12641 East 166th Street	Cerritos	90703-3190	714-505-8214
Mepco Acceptance Corporation	16027 Ventura Blvd., Suite 605	Encino	91436	805-446-6304
Morgan Premium Finance of California, Inc.	1455 Oliver Road	Fairfield	94533	310-465-6773
Nolat Premium Finance Corp.	2501 East Chapman, Suite 100	Fullerton	92831-3135	800-477-7889 www.nolatpremium.com
Nova Financial, Inc.	2501 East Chapman, Suite 100	Fullerton	92831-3135	714-978-2268
Old Saybrook Premium Finance, Inc.	23622 Calabasas Road, Suite 349	Calabasas	91302	310-540-5395
Opus Financial Services, Inc.	21731 Ventura Blvd, Suite 340	Woodland Hills	91364	714-978-2268
Pacific Coast Premium Finance Corp.	2501 East Chapman, Suite 100	Fullerton	92831-3135	619-401-1802 www.pacificcoastpremium.com
Pacific Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831-3135	818-340-0030 www.pacificpremium.com
Pacific Risk & Financial Services, Inc.	2501 East Chapman, Suite 100	Fullerton	92831-3135	818-340-0030 www.pacificriskfinancial.com
Pinnacle Premium Acceptance Corp.	2501 East Chapman, Suite 100	Fullerton	92831-3135	714-380-0878
Pouring Financial, Inc.	2100 East Katella Ave #220	Anaheim	92806	800-886-5555
Preferred Payment Plan, Inc.	6405 Mira Mesa Boulevard	San Diego	92121-4120	818-340-0030
Premium Financing Specialists of Calif., Inc.	601 South Glenoaks Boulevard	Burbank	91503-4210	818-340-0030 www.premiumfinance.com
Premium Star Finance Company	2501 East Chapman, Suite 100	Fullerton	92831-3135	818-776-1400 www.premiumstarfinance.com
R. I. C. Financial, Inc.	2492 Walnut Avenue	Tustin	92780	714-978-2268
Rincon Premium Finance Company, Inc.	325 East Hillcrest Drive, Suite 230	Thousand Oaks	91360	800-888-2750
RMT PREMIUM FINANCE, INC.	21731 Ventura Boulevard	Woodland Hills	91364	714-978-2268
Rockridge Finance Corp.	3601 Haven Avenue	Menlo Park	94025	714-978-2268
Royal Premium Budget Of California, Inc.	2650 Camino Del Rio North	San Diego	92108	
Shore Acceptance Corp.	2501 East Chapman, Suite 100	Fullerton	92831-3135	619-678-3891
SLL Premium Finance of California, Inc.	2501 East Chapman, Suite 100	Fullerton	92831-3135	818-340-0030 www.sllpremiumca.com
South Bay Acceptance Corporation	435 S. Pacific Coast Highway, 3rd Floor	Redondo Beach	90503	714-978-2268 www.sbac-finance.com
Sucqua Insurance Premium Finance, Inc.	2501 East Chapman, Suite 100	Fullerton	92831-3135	
Summit Premium Finance Company	231 West Main Street	El Cajon	92020	714-978-2268
Top Premium Finance Company, Inc.	21731 Ventura Boulevard, #340	Woodland Hills	91364	714-978-2268
Trade & Industries Finance Corporation	21731 Ventura Boulevard, #340	Woodland Hills	91364	310-323-7500
Transamerica Insurance Finance Corporation California	600 Montgomery Street	San Francisco	94111	818-340-0030
UPAC of California, Inc.	3111 Camino del Rio North, Ste 400	San Diego	92108	www.upac.com
Westchester Premium Acceptance Corporation of California	21731 Ventura Blvd. Ste 340	Woodland Hills	91364-1845	714-978-2268
Western Agency Services, Inc	21731 Ventura Boulevard	Woodland Hills	91364	707-822-2914
Western Premium Budget Corp.	2501 East Chapman, Suite 100	Fullerton	92831-3135	www.westernpremium.com
Western Truck Insurance Finance, Corp.	2501 East Chapman, Suite 100	Fullerton	92831-3135	800-624-6308 www.truckinsurepay.com
Wincorp Incorporated	3300 Douglas Boulevard, Ste 155	Roseville	95661	

## 2000 Trust Company Financial Data

### Statement of Financial Condition as of December 31, 2000 (in thousands of dollars)

Number of institutions	18
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#### Assets

Cash and due from financial institutions	\$ 42,326
U.S. Treasury securities	130,186
Obligations of other U.S. Government agencies and corporations	4,876
Obligations of States and political subdivisions	16,536
Other Securities	59,569
Loans	1,262
Reserve for possible loan losses	0
Loans (net)	1,262
Bank premises, furniture and fixtures and other assets representing bank premises	39,404
Capital leases included above	83
Real estate owned other than bank premises	619
Investments in subsidiaries not consolidated	0
Other assets	337,457
<b>Total Assets</b>	<b>\$ 632,235</b>

#### Liabilities and capital

Liabilities for borrowed money	\$ 138
Mortgage indebtedness	0
Other liabilities	160,202
Capital notes and debentures	0
Preferred stock	0
Number shares outstanding	0
Common stock	37,295
Number shares authorized	6,138,800
Number shares outstanding	1,115,793
Surplus	36,425
Retained earnings and other capital reserves	398,175
<b>Total liabilities and equity capital</b>	<b>\$ 632,235</b>

## 2000 Trust Company Financial Data Continued

### Statement of Income for the year ended December 31, 2000 (in thousands of dollars)

#### Operating income

Income from fiduciary activities	\$ 625,457
Interest on federal funds sold	0
Interest on U.S. Treasury securities	7,200
Interest on obligations of other U.S. government agencies and corporations	394
Interest on obligations of states and political subdivisions of the U.S	232
Interest on other securities	2,069
Interest and fees on loans	74
Other income	24,977
<b>Total operating income</b>	<b>\$ 660,403</b>

#### Operating expenses

Salaries and employee benefits	\$ 153,436
Interest on borrowed money	24
Interest on capital notes	0
Occupancy expense of premises, gross	13,091
Less rental income	144
Occupancy expense of premises, net	12,947
Furniture and equipment expense	4,472
Provision for possible loan losses	0
Other operating expenses	331,884
<b>Total operating expenses</b>	<b>\$ 502,763</b>

Income before income taxes and securities gains or losses	\$ 157,640
Applicable income taxes	61,771
Income before securities gains or losses	95,869
Securities gains (losses), net	(619)
Net income before extraordinary items	95,250
Extraordinary items, Net of tax effect	0
<b>Net income</b>	<b>\$ 95,250</b>

## Selected Financial Data — Trust Companies

*As of December 31, 2000 (in thousands of dollars)*

<i>Name of Trust Company</i>	<i>City</i>	<i>Total Assets</i>	<i>Equity Capital</i>	<i>Fiduciary Assets</i>
Amalgamated Trust Company	Los Angeles	1,977	1,855	7,453,620
Arrowhead Trust, Inc.	San Bernardino	4,391	2,937	542,643
Capital Guardian Trust Company	Los Angeles	318,582	272,703	128,454,693
Charles Schwab Trust Company (The)	San Francisco	25,704	23,857	24,358,091
Chicago Trust Company of California	San Diego	6,440	5,686	728,374
Deseret Trust Company of California	Los Angeles	956	884	28,958
Dresdner RCM Capital Trust Company	San Francisco	1,648	1,447	301,633
Enterprise Trust & Investment Company	San Jose	4,170	3,533	443,839
Farmers & Merchants Trust Company of Long Beach	Long Beach	12,387	12,260	1,231,104
Fidelity Management Trust Company of California	Los Angeles	4,788	3,351	480,420
Fiduciary Trust International of California	Los Angeles	18,038	17,223	1,741,478
First Union Trust Company of California	San Francisco	2,420	2,399	0
Harris Trust Company of California	Los Angeles	8,544	8,514	6,005
Mellon Trust Company of California	Los Angeles	21,460	19,730	74,685,878
Merrill Lynch Trust Company of California	San Francisco	35,936	14,980	5,724,765
Trust Company of the West	Los Angeles	139,178	73,846	7,349,698
Western Financial Trust Company	Irvine	503	486	0
Whittier Trust Company	South Pasadena	25,113	6,204	2,781,502

## Trust Companies

*As of December 31, 2000*

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Amalgamated Trust Company	150 S. Los Robles Avenue, Suite 950	Pasadena	91101	Daniel J Wroblewski	626-432-9900
Arrowhead Trust, Inc.	303 East Vanderbilt Way	San Bernardino	92408	Larry R Sharp	909-890-0211
Capital Guardian Trust Co. www.capgroup.com	333 South Hope Street	Los Angeles	90071	David I Fisher	213-486-9200
Charles Schwab Trust Company (The)	One Montgomery Street	San Francisco	94104	Charles R Schwab	415-403-5999
Chicago Trust Company of California, The	401 "B" Street, Suite 900	San Diego	92101	B. W Pattishall, Jr.	619-239-3091 www.securitytrust.com
Deseret Trust Company of California	10880 Wilshire Boulevard	Los Angeles	90024	Orin R Woodbury	310-474-8510
Dresdner RCM Trust Company	Four Embarcadero Center	San Francisco	94111	Claude N Rosenberg, Jr.	415-954-1700
Enterprise Trust & Investment Company	15425 Los Gatos Boulevard	San Jose	95032	Marc J Rebboah	408-358-5811
Farmers & Merchants Trust Company of Long Beach	302 Pine Avenue	Long Beach	90802	Daniel K Walker	562-437-0011
Fidelity Management Trust Company of California	811 Wilshire Boulevard	Los Angeles	90017	R. D Banis	213-452-7142
Fiduciary Trust International of California	444 South Flower Street	Los Angeles	90071	Ronald S Hartwick	213-489-7400
First Union Trust Company of California	650 California Street	San Francisco	94108	George W Grosz	415-986-6699
Harris Trust Company of California	601 South Figueroa Street	Los Angeles	90017	Steven R Rothbloom	213-239-0670
Mellon Trust of California	400 South Hope Street	Los Angeles	90071	David F Lamere	213-680-7223
Merrill Lynch Trust Company of California	101 California Street	San Francisco	94111	David W Chambers	415-274-7521
Trust Company of the West	865 South Figueroa Street	Los Angeles	90017	Robert A Day	213-244-0000
Western Financial Trust Co.	17911 Von Karman Avenue	Irvine	92714	William P Foley, II	949-622-5000
Whittier Trust Company	1600 Huntington Drive	South Pasadena	91030	Arlo G Sorensen	626-441-5111 www.whittiertrust.com

## 2000 Foreign Bank Financial Data

### Statement of Financial Condition as of December 31, 2000 (in thousands of dollars)

Number of institutions	54
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#### Assets

Cash & due from banks	692,576
U.S. treasury Securities	41,542
U.S. government obligations	160,123
Foreign government securities	148,913
All other securities	752,572
Federal funds sold - U.S. branches/agencies	40,860
Federal funds sold - other U.S. banks	228,189
Federal funds sold - others	11,988
Total loans	22,347,575
Trading account assets	43,827
Customers liability (U.S. addressees)	158,492
Customers liability (non-U.S. addressees)	8,824
Other claims on nonrelated parties	340,990
Net due from related banks	552,236
<b>Total assets</b>	<b>\$ 25,528,707</b>

#### Liabilities

Total deposits and credit balances	3,941,310
Federal funds purchased - U.S. branches/agencies	408,100
Federal funds purchased - other U.S. banks	223,684
Federal funds purchased - others	176,106
Other borrowed money	5,730,664
Branch or agency liability on acceptances	168,165
Trading liabilities	44,177
Other liabilities from nonrelated parties	182,059
Net due to related banks	14,654,442
<b>Total liabilities</b>	<b>\$ 25,528,707</b>



## 2000 Foreign Bank Financial Data Continued

### Statement of Income for the year ended December 31, 2000 (in thousands of dollars)

#### Operating income

Interest and fees on loans and leases	\$ 1,760,785
Interest on Federal funds Sold	22,522
Income on interbank placements and CDs purchased	60,686
Interest and dividends on investment securities	85,309
Service charges, commissions & fees	54,707
Net profit/loss on foreign exchange trading	11,140
Income from H/O, branches & wholly-owned subsidiaries	256,077
Other operating income	82,447
<b>Total operating income</b>	<b>\$ 2,333,673</b>

#### Operating expenses

Salaries and employee benefits	110,467
Interest on time CDs of \$100,000 and over	141,460
Interest on all other deposits or credit balances	85,847
Interest expense - Federal funds purchased	49,919
Interest expense - securities sold under repurchase agreements	7,776
Interest on borrowings from unrelated institutions	367,906
Interest on borrowings from related institutions	1,095,170
Other operating expenses	119,581
Provision for loan losses	(2,145)
<b>Total operating expenses</b>	<b>\$ 1,975,981</b>

Income before income taxes and securities gain or losses	357,692
Net securities gains or losses	(495)
Income before taxes	357,197
Applicable income taxes	45,782
Extraordinary item, net of tax effect	0
<b>Net income</b>	<b>\$ 311,415</b>

## Selected Financial Data — California Offices of Foreign Banks

*As of December 31, 2000 (in thousands of dollars)*

<i>Name of Foreign Bank</i>	<i>Loans</i>	<i>Net due from related institutions</i>	<i>Total Assets</i>	<i>Total Deposits</i>	<i>Net due to related institutions</i>
Banca Commerciale Italiana	173,398	0	176,518	0	175,253
Banca Di Roma	291,865	0	634,473	0	600,158
Banco Agrícola Comercial De El Salvador	0	0	4,550	0	4,516
Bancomer Sociedad Nacional De Credito	466,159	0	560,511	475,294	80,713
Bank of Guam	7,973	0	8,370	3,794	4,547
Bank of India	37,179	0	42,376	2,977	39,199
Bank of Nova Scotia (The)	2,552,114	0	2,576,361	34,673	1,985,264
Bank of Taiwan	386,523	0	454,617	60,256	74,472
Bank of Tokyo - Mitsubishi Bank, Ltd. (The)	1,236,143	0	1,343,973	69,633	1,250,532
Bank SinoPac	116,119	0	120,944	31,769	6,614
Banque Nationale De Paris	2,301,204	0	2,654,849	445,167	1,937,481
Canadian Imperial Bank of Commerce	0	0	1,290	0	1,290
Chang Hwa Commercial Bank, Ltd.	407,659	0	483,134	3,805	16,418
Chekiang First Bank, Ltd.	20,715	294,377	326,326	324,365	0
Chiao Tung Bank, Ltd.	180,957	0	225,808	193,955	23,336
Commerzbank, A.G.	0	0	2,500	0	2,500
Credit Lyonnais	572,290	0	579,710	0	578,649
Dai-Ichi Kangyo Bank, Ltd. (The)	1,511,774	0	1,530,491	54	1,525,822
Development Bank of Singapore Ltd. (The)	1,386,432	0	1,422,976	38,392	72,636
Dresdner Bank, A.G.	0	0	1,091	0	1,091
E. Sun Commercial Bank	44,387	0	56,703	1,887	10,663
Farmers Bank of China	233,041	0	238,031	0	11,133
First Commercial Bank	598,203	0	724,676	88,510	61,109
Fuji Bank, Ltd. (The)	2,511,132	0	2,531,650	14,517	2,512,549
Hanvit Bank	115,815	8,145	162,977	2,502	0
Hua Nan Commercial Bank, Ltd.	393,362	0	567,073	63,671	49,855
Industrial Bank of Japan, Ltd. (The)	399,182	0	403,543	0	403,535
Israel Discount Bank, Limited	1,188	0	4,812	831	3,573
Korea Exchange Bank	136,805	0	141,255	126	34,031
Krung Thai Bank, Ltd.	9,500	0	16,338	3,403	12,591
Land Bank of Taiwan	162,042	0	202,637	30,148	11,317
Liu Chong Hing Bank, Ltd.	20,872	22,294	82,174	81,477	0
National Bank of Canada	0	0	0	0	0
Oversea-Chinese Banking Corporation Limited	69,542	0	71,163	1	71,059
Overseas Union Bank, Ltd.	236,660	0	240,763	42,192	192,114
P.T. Bank Bali	1,594	0	4,993	0	1,573
P.T. Bank Niaga	2,217	0	7,406	983	6,378
Philippine Commercial International Bank	0	0	33,695	1,024	11,663
Philippine National Bank	5,794	0	22,978	7,332	15,579
Sakura Bank, Ltd. (The)	801,835	0	830,045	0	826,620
Sanwa Bank, Limited (The)	1,421,263	0	1,498,576	0	1,077,327
Shanghai Commercial Bank, Ltd.	180,112	219,686	437,258	431,911	0

## Selected Financial Data — Calif. Offices of Foreign Banks Continued

As of December 31, 2000 (in thousands of dollars)

<i>Name of Foreign Bank</i>	<i>Loans</i>	<i>Net due from related institutions</i>	<i>Total Assets</i>	<i>Total Deposits</i>	<i>Net due to related institutions</i>
Shizuoka Bank, Ltd. (The)	683,472	0	1,013,858	892,862	1,596
Societe Generale	0	0	2,166	0	2,166
Standard Chartered Bank	0	7,734	10,582	10,277	0
State Bank of India	55,421	0	72,907	240	72,653
Sumitomo Bank, Limited (The)	1,278,572	0	1,437,229	398,958	2,258
Taipei Bank	189,398	0	248,181	36,870	15,764
Taiwan Business Bank	171,656	0	183,568	1,021	16,797
Thai Farmers Bank, Ltd.	2,070	0	87,926	59	87,619
Tokai Bank, Ltd. (The)	482,263	0	500,683	0	497,809
United Mizrahi Bank Ltd.	76,917	0	106,432	80,526	22,198
United Overseas Bank Limited	217,872	0	225,003	2,770	220,232
United World Chinese Commercial Bank	203,081	0	210,558	63,078	22,190

## Foreign (Other Nation) Bank Agency and Branch Offices

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Banca Commerciale Italiana	555 South Flower Street	Los Angeles	90071	Jack Wityak	213-624-0440
Banca di Roma	One Market Street	San Francisco	94105	Claudio De Luca	415-357-0800
Banco Agrícola Comercial de El Salvador	1133 South Vermont Ave	Los Angeles	90006	Oscar M Rojas	213-388-3143
Bancomer, S.A.	444 South Flower Street	Los Angeles	90071	Jose A Padilla	213-489-7245
Bank of Guam	400 Montgomery Street	San Francisco	94104	Shirley Quitugua	415-392-1670
Bank of India	555 California Street	San Francisco	94104	J. N Patil	415-956-6326
Bank of Nova Scotia (The)	580 California Street	San Francisco	94111	James S York	415-986-1100
Bank of Taiwan	601 South Figueroa Street	Los Angeles	90017	Maw-Yan Lin	213-629-6600
Bank of Tokyo-Mitsubishi, Limited (The)	777 South Figueroa Street	Los Angeles	90017	Ikuzo Sugiyama	213-488-3700
Bank SinoPac	350 S Grand Ave., Ste 3070	Los Angeles	90071	Nelson Wang	213-437-4877
BNP Paribas	180 Montgomery Street	San Francisco	94104	Francois Denis	415-956-0707
Canadian Imperial Bank of Commerce	350 South Grand Avenue	Los Angeles	90071	Paul Chakmak	213-617-6200
Chang Hwa Commercial Bank, Ltd.	333 South Grand Avenue	Los Angeles	90071	Ching-Ching Lin	213-620-7200
Chekiang First Bank, Limited	360 Pine Street	San Francisco	94104	Becky Mo	415-434-0783
Chiao Tung Bank Co., Ltd.	333 West San Carlos Street	San Jose	95110	Y. S Chiu	408-283-1888
Commerzbank Aktiengesellschaft	633 West Fifth Street	Los Angeles	90071	Christian Jagenberg	213-623-8223
Credit Lyonnais	515 South Flower Street	Los Angeles	90071	Dianne Scott	213-362-5900
Dai-Ichi Kangyo Bank, Ltd. (The)	555 West Fifth Street	Los Angeles	90013	Takuo Yoshida	213-243-4700
Development Bank of Singapore, Ltd.	445 South Figueroa Street, Suite 3550	Los Angeles	90071	Suen-Ming Lee	213-627-0222
Dresdner Bank, A.G.	333 South Grand Avenue	Los Angeles	90017	John C Siciliano	213-473-5400
E. Sun Commercial Bank, Ltd.	17700 Castleton, Suite 500	City of Industry	91748	Cheng Chen	626-810-2400
Farmers Bank of China (The)	601 South Figueroa Street	Los Angeles	90017	George C Lin	213-489-3972
First Commercial Bank Los Angeles Branch	515 South Flower Street	Los Angeles	90071	Tzuoo-Yau Lin	213-362-0200
Fuji Bank, Ltd. (The)	333 South Hope Street	Los Angeles	90071	Shigeo Ishikawa	213-680-9855
Hanvit Bank	3360 W. Olympic lvd	Los Angeles	90017	Choong Lee	213-620-0747
Hua Nan Commercial Bank, Ltd.	707 Wilshire Boulevard	Los Angeles	90017	Kemp Chen	213-362-6666
Industrial Bank of Japan, Ltd. (The)	350 South Grand Avenue	Los Angeles	90071	Kazutoshi Kuwahara	213-628-7241
Israel Discount Bank Limited	206 North Beverly Drive	Beverly Hills	90210	Yoav Peled	310-275-1411
Korea Exchange Bank	777 South Figueroa Street	Los Angeles	90017-5828	Young C Kim	213-683-0830
Krung Thai Bank Public Company Limited	707 Wilshire Boulevard	Los Angeles	90017	Chai Hongvisitkul	213-488-9897
Land Bank of Taiwan	811 Wilshire Boulevard	Los Angeles	90017	Mayor Chen	213-532-3789
Liu Chong Hing Bank, Ltd.	601 California Street	San Francisco	94108	Ki H Chan	415-433-6404
National Bank of Canada	725 South Figueroa Street	Los Angeles	90017	David Shaw	213-629-3300
Oversea-Chinese Banking Corporation, Limited	660 South Figueroa Street	Los Angeles	90017	Tiong S Seng Wee	213-624-1189
Overseas Union Bank Limited	777 South Figueroa Street	Los Angeles	90017	Hoong Chen	213-624-3187
P.T. Bank Bali	601 South Figueroa Street	Los Angeles	90017-5722	Thomas Arafin	213-627-3322

## Foreign (Other Nation) Bank Agency and Branch Offices Continued

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
P.T. Bank Niaga	660 S. Figueroa St, Ste 1880	Los Angeles	90017	Romit Basu	213-362-1453
Philippine Commercial International Bank	660 South Figueroa Street	Los Angeles	90017	Jose B Colayco, Jr	213-626-0461
Philippine National Bank	3345 Wilshire Blvd.	Los Angeles	90010-1910	Nelson V Javier	323-802-8000
Sakura Bank, Ltd. (The)	515 South Figueroa Street	Los Angeles	90071	Hidekazu Akimoto	213-680-2900
Sanwa Bank, Limited (The)	601 South Figueroa Street	Los Angeles	90017	Tadahiko Kanayama	213-896-7000
Shanghai Commercial Bank, Limited	231 Sansome Street	San Francisco	94104	Philip Lee	415-433-6700
Shizuoka Bank, Ltd. (The)	801 South Figueroa Street	Los Angeles	90017	Shinji Giga	213-622-3233
Societe Generale	2029 Century Park East	Los Angeles	90067	J. B Shaum	310-788-7100
Standard Chartered Bank	790 East Colorado Blvd	Pasadena	91101	Paul A Johnson	213-330-8800 www.stanchart.com
State Bank of India	707 Wilshire Boulevard	Los Angeles	90017	Bhaskar D Sumitra	213-623-7250
Sumitomo Bank, Limited (The)	555 California Street	San Francisco	94104	Shigehiko Matsumoto	415-616-3000
Taipei Bank	700 South Flower Street	Los Angeles	90017	Jason C Chen	213-236-9151
Taiwan Business Bank	633 West Fifth Street	Los Angeles	90071	Mou-Tie Yee	213-892-1260
Thai Farmers Bank Public Company Limited	350 South Grand Avenue	Los Angeles	90071	Suvichai Kueworakulchai	213-680-9331
Tokai Bank, Ltd. (The)	300 South Grand Avenue	Los Angeles	90071	Kazunori Nishimoto	213-972-8400
United Mizrahi Bank, Ltd.	611 Wilshire Boulevard	Los Angeles	90017	Jacob Wintner	213-362-2999
United Overseas Bank Limited	911 Wilshire Boulevard	Los Angeles	90017	David Loh	213-623-8042
United World Chinese Commercial Bank	555 West Fifth Street	Los Angeles	90013	Thomas Tang	213-243-1234

## Foreign (Other Nation) Bank Representative Offices

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
ABN AMRO Bank N.V.	300 South Grand Avenue	Los Angeles	90071	Cathryn Fuller	213-687-2050
Allied Irish Bank	777 South Figueroa Street	Los Angeles	90017-2513	Warren J Guinane	213-622-4900
Arab Banking Corporation (B.S.C.)	555 South Flower Street	Los Angeles	90071	Richard Whelan	213-689-0121
Asahi Bank, Ltd. (The)	350 South Grand Avenue	Los Angeles	90071	Kenji Tanaka	213-473-3300
Banca Intesa	One Embarcadero Center, Suite 2820	San Francisco	94111-3717	Joseph A Raffetto	415-439-6780
Banca Nazionale del Lavoro, S.p.A.	660 South Figueroa Street	Los Angeles	90017	Filippo Cattaneo	213-622-1400
Banco Do Brasil, S.A.	811 Wilshire Boulevard	Los Angeles	90017	Antonio A Bomfin	213-688-2996
Bank Austria AG	50 California St, 39 Floor	San Francisco	94111	Jack Bertges	415-788-1371
Bank Hapoalim B.M.	250 Montgomery Street	San Francisco	94104	David Cohen	415-989-9940
Bank Julius Baer & Co., Ltd.	1900 Avenue of the Stars	Los Angeles	90067	Roger Wacker	213-286-0201
Bank of Montreal	601 South Figueroa Street	Los Angeles	90017	Craig Ingram	213-239-0600
Bank of Scotland	660 South Figueroa Street	Los Angeles	90017	J. C Wilson	213-629-3057
Barclays Bank PLC	388 Market Street	San Francisco	94111	Andrew Wynn	415-765-4700
Industrial Bank of Japan, Ltd. (The)	One Market, Spear Tower, Suite 1610	San Francisco	94105-1000	Masao Nakagawa	415-981-3131
KBC Bank N.V.	515 South Figueroa Street	Los Angeles	90071	Thomas G Jackson	213-624-0401
Mitsubishi Trust and Banking Corporation (The)	801 South Figueroa Street	Los Angeles	90017	Kazuaki Kido	213-488-9003
Natexis Banques Populaires	660 South Figueroa Street	Los Angeles	90017	Mark Harrington	213-627-8677
Rabobank Nederland	4 Embarcadero Center	San Francisco	94111-4057	Elizabeth Hund	415-986-4258
SanPaolo IMI S.p.A.	444 South Flower Street, Suite 4550	Los Angeles	90071	Donald W Brown	213-489-3100
Siam Commercial Bank PCL	601 South Figueroa Street, Suite 3575	Los Angeles	90017	Jose Crestejo	213-614-1805
Societe Generale	Four Embarcadero Center, Suite 1200	San Francisco	94111	David A. Grant	415-646-7200
UniCredito Italiano SpA	500 South Grand Avenue, Suite 1600	Los Angeles	90071	Riccardo Gallo	213-622-2787
Westdeutsche Landesbank Girozentrale	633 West Fifth Street	Los Angeles	90071	Robert F Edmonds	213-623-0009

## Foreign (Other State) Bank Facilities

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
A.G. Edwards Trust Company	2180 Harvard Street	Sacramento	95815	Shanise Evans	916-927-4444
American Express Bank, Ltd.	525 Market Street, 38th Flr	San Francisco	94105	Andrew Chiu	415-227-2710
American Express Trust Co.	2200-B Douglas Boulevard, Suite 200	Roseville	95661	Alan D Morgenstern	612-671-2591
American Sterling Bank, A N.A.	1 Sterling	Irvine	92618	John Tolley	949-588-5000
Bank of Hawaii dba Pacific Century Trust	16030 Ventura Boulevard	Encino	91436-4478	Joseph Cochran	818-379-1215
Bank of New York (The)	10990 Wilshire Boulevard	Los Angeles	90024	Bruce Miller	310-996-8650
Bank One, Arizona, N.A.	4695 MacArthur Crt #1550	Newport Beach	92660-1871	Frank Bonder	949-224-4300
Bank One, N.A.	777 South Figueroa Street	Los Angeles	90017	Gloria Loving	213-683-4900
Bankers Trust Company	Three Park Plaza, 16th Flr	Irvine	92714	Sandra L West	714-253-7500
Bessemer Trust Company, N.A.	601 South Figueroa Street	Los Angeles	90017-5752	Donald J Herrema	213-892-0900
Boston Safe Deposit and Trust Company	One Embarcadero Center	San Francisco	94111	Phyllis I Miyagawa	415-397-0600
Chase Manhattan Bank (The)	1800 Century Park East	Los Angeles	90067	Joseph Bielawa	310-788-5611
Chase Manhattan Bank USA, N.A.	3700 State Street, #110	Santa Barbara	93105	Mary M Martin	
City National Bank	17748 Skypark Boulevard	Irvine	92614	Dave Vida	949-225-1900 www.citynational-bank.com
Comerica Bank	1920 Main Street	Irvine	92714	Kim E Fulgenzi	949-476-1933 www.comerica.com
Compass Bank	14 Auto Mall Drive	Irvine	92718	Rocky Chandler	949-472-0509
Depository Trust Company (The)	100 Pine Street, Sixth Floor	San Francisco	94111	Dan Howe	415-693-4800 www.dtc.org
Dial Bank	2999 Douglas Blvd., #105	Roseville	90806	John B Keilholz	916-786-5155
Fiduciary Trust Company International	444 South Flower Street	Los Angeles	90071-2961	Karen Cruz	213-489-7400 www.fiduciarytrust.com
First Hawaiian Bank	234 E. Colorado Blvd., #810	Pasadena	91101-2201	John Coltrin	626-396-0340
First Security Bank, N.A.	23201 Lake Center Drive, Suite 301	Lake Forest	92630	Greg Erikson	949-465-1920
First Union National Bank	333 South Grand Avenue	Los Angeles	90071	Dennis Ainspro	213-627-7081
Fleet National Bank	435 Tasso Street	Palo Alto	94301	Lee Merkle-Raymond	650-470-4100
Harris Trust and Savings Bank	601 South Figueroa Street	Los Angeles	90017		
HSBC Bank USA	525 Market Street, 25th Flr	San Francisco	94105	Gary J Schroeder	415-396-8377
LaSalle Bank, N.A.	3111 North Tustin Avenue, Suite 180	Orange	92965-1750	David Hanighen	714-282-3898
Mellon Bank, N.A.	400 South Hope Street, 5th Floor	Los Angeles	90071	Benjamin Pester	213-553-9566 www.mellon.com
Merrill Lynch Trust Company	101 California Street, Suite 1310	San Francisco	94104	Janelle Ellis	415-274-7521
Morgan Guaranty Trust Company of New York	333 South Hope Street	Los Angeles	90071	George W Rowe	213-489-9300
National Fiduciary Services, N.A.	2740 Fulton Ave, Ste 108	Sacramento	95821	Catherine West	916-485-9755
Neuberger & Berman Trust Company	1999 Avenue of the Stars	Los Angeles	90067	Elizabeth Mathieu	310-843-4949
Norwest Bank Minnesota, N.A.	36 Executive Park	Irvine	92614	Sanjay Patel	
Offitbank	160 Sansome Street	San Francisco	94111	Albert C Bellas	212-758-7600
PNC Bank, N.A.	2 North Lake Avenue	Pasadena	91101-1871	Thomas R Moore	323-488-9430 www.pncbank.com



### As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Provident Bank, The	595 Market Street, Ste 2500	San Francisco	94105	Mark E McGee	415-495-1421
Providian National Bank	201 Mission Street	San Francisco	94105	Robert Rowe	415-543-0404
State Street Bank and Trust Company	One Market Street, Steuart Tower, 17th Floor	San Francisco	94105	Michele Christian	415-836-9814
Sunrise Bank of Arizona	4570 Executive Drive	San Diego	92121	Steve Black	858-625-9050
UMB Bank, N.A.	100 South Ellsworth	San Mateo	94401	David D Miller	650-696-3172
Union Planters Bank, N.A.	101 Pacifica, Suite 270	Irvine	92618	Janice Morford	949-753-7860
United States Trust Company	1750 Montgomery Street	San Francisco	94111	Lucia B. Santini	415-433-1068
United States Trust Company of New York	515 South Flower Street	Los Angeles	90071-2291	Kevin T O'Brien	213-488-4045

## 2000 Savings and Loan Financial Data

### Statement of Financial Condition as of December 31, 2000 (in thousands of dollars)

Number of institutions	3
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#### Assets

Cash and due from banks	\$ 52,965
Securities	546,016
Federal funds sold	61,000
Loans & leases (net)	635,812
Less: loan loss reserves	(5,292)
Other real estate owned	523
Bank premises, equipment, etc.	11,678
Other assets	12,855
<b>Total Assets</b>	<b>\$ 1,315,557</b>

#### Liabilities and Capital

Total deposits	\$ 1,109,174
Other borrowed money	85,703
Other liabilities	4,058
Equity Capital	116,622
<b>Total Liabilities and Capital</b>	<b>\$ 1,315,557</b>

Statement of Income for the year ended December 31, 2000 (in thousands of dollars)

Interest Income

Loans	\$	50,509
Deposits and investment securities		23,490
Mortgage pool securities		13,324
Amortization of deferred gains on asset hedges		0
<b>Total interest income</b>	<b>\$</b>	<b>87,323</b>

Interest Expense

Deposits	\$	38,280
Borrowings		5,134
Subordinated notes		0
<b>Total interest expense</b>	<b>\$</b>	<b>43,414</b>

Net interest income	\$	43,909
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Provision for loan loss	\$	451
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Noninterest Income

Service fees and charges	\$	5,821
Sale of assets		190
All other noninterest income		971
<b>Total noninterest income</b>	<b>\$</b>	<b>6,982</b>

Noninterest Expense

Salaries	\$	13,695
Premises and fixed assets		5,644
Other noninterest expense		5,850
<b>Total noninterest expense</b>	<b>\$</b>	<b>25,189</b>

Income before income taxes and extraordinary items	\$	25,251
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Income tax		9,788
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Income before extraordinary items		15,463
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Extraordinary items		0
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<b>Net income</b>	<b>\$</b>	<b>15,463</b>
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## Profile of Savings and Loan Associations

(In millions of dollars)

<i>Period Ending</i>	<i>12/31/97</i>	<i>12/31/98</i>	<i>12/31/99</i>	<i>12/31/99</i>
Number of Savings & Loan Associations	6	6	4	3
Loans & Leases (Net)*	1,675.5	1,723.9	1,506.4	635.8
Reserve for loans	16.4	15.8	13.7	5.3
Total Assets	2,343.8	2,631.7	2,161.1	1,315.6
Total Deposits	2,137.4	2,369.3	1,752.5	1,109.2
Total Equity Capital	177.4	199.7	182.5	116.6
Noncurrent Loans & Leases**	5.0	4.9	2.7	2.2
Total Past Due Loans & Leases***	14.8	10.5	6.5	2.8
Other Real Estate Owned	1.8	0.8	0.2	0.5
Interest Earned	166.1	181.2	145.2	87.3
Interest Expense	91.9	99.1	1.3	43.4
Net Interest Income	74.2	82.1	63.8	43.9
Noninterest Income	11.2	15.5	13.8	7.0
Loan Loss Provision	1.5	1.0	0.7	0.5
Noninterest Expense	46.0	51.7	32.0	25.2
Net Income	22.6	26.3	25.9	15.5
Return on Assets#	0.96	1.00	1.20	1.18
Return on Equity#	12.73	13.19	14.21	13.26
Net Interest Margin#	3.17	3.12	2.95	3.34
Loans & Leases/Deposits	78.39	72.76	85.96	57.32
Loans & Leases/Assets	71.49	65.50	69.71	48.33
LLR/Total Loans	0.98	0.92	0.91	0.83
Equity Capital/Assets	7.57	7.59	8.44	8.86
Noncurrent Loans & Leases/ Total Loans & Leases**	0.30	0.28	0.18	0.34
Tot. Past Due Loans & Leases/ Total Loans&Leases	0.88	0.61	0.43	0.44
Reserves for Loans/ Noncurrent Loans & Leases**	325.32	325.16	498.25	245.11

\* Net of unearned income.

\*\* Noncurrent loans & leases are loans & leases past due 90 days or more and nonaccruals.

\*\*\* Includes noncurrent loans & leases plus loans & leases 30-89 days delinquent.

# Aggregate, annualized return

## Selected Financial Data — Savings and Loan Associations

*As of December 31, 2000 (in thousands of dollars)*

<i>Name of Industrial Bank</i>	<i>Location</i>	<i>Assets</i>	<i>Loans</i>	<i>Deposits</i>	<i>Capital</i>	<i>Net Income</i>	<i>ROA</i>	<i>ROE</i>
El Dorado Savings Bank	Placerville	907,952	337,084	813,795	90,705	11,222	1.24	12.37
Malaga Bank, S.S.B	Palos Verdes Estates	273,695	256,062	210,265	18,904	6,325	2.31	33.46
Westcoast Savings & Loan Assoc.	Seal Beach	133,910	42,666	85,114	7,013	3,049	2.28	43.48

## California State-Chartered Savings and Loan Associations

*As of December 31, 2000*

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
El Dorado Savings Bank	4040 El Dorado Road	Placerville	95667-8238	Thomas Meuser	530-622-1402
Malaga Bank, S.S.B.	2514 Via Tejon	Palos Verdes Estates	90274	R. E Allan	310-375-9000 www.malagabank.com
Westcoast Savings & Loan Association	3020 Old Ranch Parkway	Seal Beach	90740	Richard S Crowley	562-795-5998

## Out-of-State Savings and Loan Associations Authorized to do Business in California

*As of December 31, 2000*

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>State</i>	<i>ZIP</i>	<i>Telephone/Home Page</i>
ADP Savings Association	881 Marcon Boulevard	Allentown	PA	18103	610-266-7400

# Transmitters of Money Abroad

As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City/State</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
American Express Travel Related Services Company, Inc.	200 Vesey Street	New York, NY	10285-4775	Anne Schepp	212-640-5100
Amparo's Foreign Exchange, Inc.	233 Sansome Street	San Francisco, CA	94104	Alaine M Gallanosa	415-362-0426
Anh Minh Money Transfer, Inc.	9211 Bolsa Aven, Ste 104	Westminster, CA	92683	Lu Tran	714-893-4348
Armenian Express, Inc.	718 East Broadway	Glendale, CA	91205	Narine Hovhannisyan	818-550-9909
Associated Foreign Exchange, Inc.	201 Sansome Street	San Francisco, CA	94104	Fred Kunik	415-781-7683
Bancomer Transfer Services, Inc.	16825 Northchase Drive	Houston, TX	77060-2544	Moises Jaimes	281-765-1500
BancoSal, Inc.	1054 North Western Ave	Los Angeles, CA	90029	Sonia Salgado	323-468-0366
Banmetropolitano Corp., a Non-bank Affiliate of Banco Metropolitano	1101 South Vermont Ave	Los Angeles, CA	90006	Jose D Rizzo	213-427-7622
BPI Express Remittance Corporation	2233 Gellert Boulevard	South San Francisco, CA	94080	Eugenio Lotho	650-878-0292
Comercial dos Acores, Inc.	2-B North 33rd Street	San Jose, CA	95116	Carlos A Reis	408-251-8081
Cong Ty Chuyen Tien Viet Nam, Inc.	718 Blueridge Drive	Santa Maria, CA	93455	Muoi Huynh	805-928-7364
Del Agro Corporation USA	184 South Vermont	Los Angeles, CA	90004	Luis Cordon	213-637-9730
Dolex Dollar Express, Inc.	700 Highlander Blvd., Ste 450	Arlington, TX	76015	Raul Limon	817-548-4700
Dollar America Exchange, Inc.	2000 Wyatt Drive	Santa Clara, CA	95055	Ben Javellana	408-748-9711
Ecuaworld Travel Agency, Inc.	3023 West Sixth Street	Los Angeles, CA	90020	Jose I Viteri	213-388-1990
Espirito Santo E Comercial de Lisboa, Inc.	1638 Alum Roack Avenue	San Jose, CA	95116	Francisco A Da Costa Lobo	408-729-5898
FEBTC Speed Remittance, Inc.	333 Gellert Boulevard	Daly City, CA	94015	Theresa Urrutia	650-757-5578
Foreign Exchange Limited	1108 East 17th Street	Santa Ana, CA	92701	Fred Kunik	714-569-0300
Giromex, Inc.	2635 Camino del Rios	San Diego, CA	92108	Juan C Lebrija	619-688-9800
Grace Foreign Exchange Corp.	870 Market Street	San Francisco, CA	94102	Cyrus C Santa Maria	415-956-2860
Integrated Payment Systems Inc.	6200 South Quebec Street	Englewood, CO	80111	Phyllis Skene-Stimac	303-488-8237
International Money Transmissions Systems, Inc.	1554 So Western Avenue	Los Angeles, CA	90006	Hugo Davila	323-731-3426
LBC Mabuhay USA Corp.	362 East Grand Avenue	South San Francisco, CA	94080	Hugo Bonilla	650-873-0750
LBP Remittance Corp.	14419 Sherman Way	Van Nuys, CA	91405	Loreta Peserio	818-989-2780
Le's Intercontinental Money Transfer, Inc.	14546 Brookhurst Street	Westminster, CA	92683	Stephanie Truong	714-839-0822
Lucky Money, Inc.	1111 Mission Street	San Francisco, CA	94103	Rene Medina	415-864-8367
Maniflo Money Exchange, Inc.	1442 Highland Avenue	National City, CA	91950	Florino Agpaoa	619-474-1547
MoneyGram Payment Systems, Inc.	7401 West Mansfield Ave	Lakewood, CO	80235	Philip Milne	800-926-9400
Motran Services, Inc.	2325 E 4th Street	Los Angeles, CA	90033	steban De La Paz	323-264-0170
Multivalores, Inc.	856A South Vermont St.	Los Angeles, CA	90005	Enrique Orellana	213-427-8950
Naunihal Currency Exchange, Inc.	30030 Mission Boulevard	Hayward, CA	94544	Sarab Sandhu	
Occidente Corporation, USA	741 South Vermont Avenue	Los Angeles, CA	90005	Carlos Donis	213-385-8578
Order Express, Inc.	3934 W. 26th Street, #202	Chicago, IL	60623	Fernando Miranda	773-257-0333
Orlandi Valuta, Inc.	6200 So. Quebec Street	Englewood, CO	80111	Phyllis Skene-Stimac	303-488-8237

## As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City/State</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
Pan Asian Currency Exchange, Inc.	1939 Alum Rock Avenue	San Jose, CA	95116	Anita L. Papa	408-251-1250
PCI Express Padala, Inc.	215 South Vermont Street	Los Angeles, CA	90004	Rodolfo Aquino	213-229-4404
Pekao Trading Corporation	2 Park Avenue	New York, NY	10016	Leszek Kropiwnicki	212-684-5320
PNB Remittance Centers, Inc.	3345 Wilshire Boulevard	Los Angeles, CA	90010	Rommel R Garcia	323-802-8050
RCBC California International, Inc.	39 St. Francis Square	Daly City, CA	94015	Jose Santos	650-757-0500
Regent Forex, Inc.	2242 Fair Park Avenue	Los Angeles, CA	90041	Milo Chua	323-665-8810
RIA Telecommunications Inc.	575 Lexington Avenue	New York, NY	10022	Al McCown	212-754-1750
Ruesch International, Inc. D.C.	700 Eleventh Street, N.W.	Washington DC	20001	Jeanette Weaver	800-424-2923
Saigon Central Post, Inc.	9455 Bolsa Avenue, Suite E	Westminster, CA	92683	Peter Phat Nguyen	714-531-2700
SerFin. Funds Transfer, Inc.	1000 South Fremont	Alhambra, CA	91803	Richard Stevenson	626-457-3084
Servicio UniTeller, Inc.	6 Prospect Street	Midland Park, NJ	07432	D. Z. Ezekowitz	201-251-8771
Sonali Exchange Co. Inc.	211 East 43rd Street	New York, NY	10017	Musharraf H Bhuiyan	212-808-0791
Thomas Cook Currency Services Inc.	Scotia Plaza	Toronto, Canada	M5C 2W1	Lisa Douglas	416-359-3700
Thomas Cook Inc.	Scotia Plaza	Toronto, Canada	M5C 2W1	Lisa Douglas	416-359-3700
Totta & Acores, Inc.	1644 Alum Rock Avenue	San Jose, CA	95116-1303	Paolo Santos	408-929-8993
U.S. Tour & Remittance Inc.	2483 Alvin Avenue	San Jose, CA	95121	Dong Huynh	408-270-9890
Vigo Remittance Corporation	33 West 46th Street	New York, NY	10036	Helio Gusmao	212-921-1522
Western Union Financial Services, Inc.	6200 S. Quebec Street	Englewood, CO	80111	Terry Shane	303-488-8000

## Issuers of Payment Instruments

## As of December 31, 2000

<i>Name</i>	<i>Address</i>	<i>City/State</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
American Express Travel Related Services Company, Inc.	200 Vesey Street	New York, NY	10285-4775	Dave Whittman	212-640-5100
Comdata Network Inc. of Calif.	5301 Maryland Way	Brentwood, TN	37027	Michael Sheridan	615-370-7000
Continental Express Money Order Co. Inc.	1108 East 17th Street	Santa Ana, CA	92701	Fred Kunik	714-569-0300
GroupEx Financial Corp.	14849 Firestone Boulevard	La Mirada, CA	90638-6009	Jeanette Weaver	714-690-8323
Integrated Payment Systems Inc.	6200 South Quebec Street	Englewood, CO	80111	Phyllis Skene-Stimac	303-488-8000
MoneyGram Payment Systems, Inc.	7401 West Mansfield Ave	Lakewood, CO	80235	Philip Milne	800-926-9400
Travelers Express Company	1550 Utica Avenue South	Minneapolis, MN	55416	Philip Milne	612-591-3000
Vigo Remittance Corporation	33 West 46th Street	New York, NY	10036	Helio Gusmao	212-921-1522
Wells Fargo & Company	111 Sutter Street	San Francisco, CA	94163	Jill Hancock	415-396-6033
Western Union Financial Services, Inc.	6200 S. Quebec Street	Englewood, CO	80111	Phyllis Skene-Stimac	303-488-8000



## Business and Industrial Development Corporation

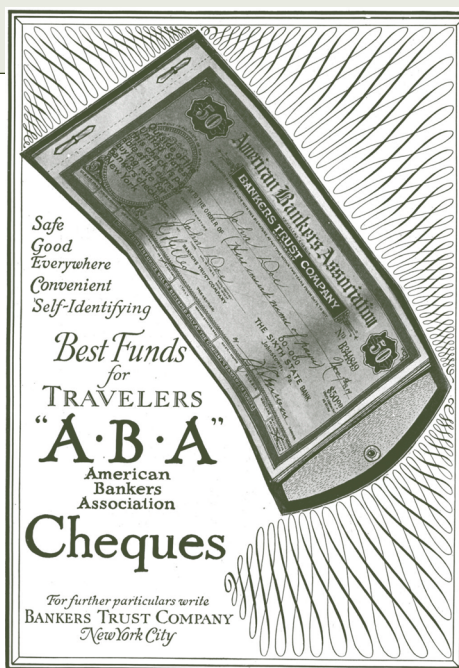
*As of December 31, 2000*

<i>Name</i>	<i>Address</i>	<i>City</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
State Assistance Fund for Enterprise, BIDCO	1626 Fourth Street	Santa Rosa	95404-4020	Mary Jo Dutra	707-577-8621

## Issuers of Travelers Checks

*As of December 31, 2000*

<i>Name</i>	<i>Address</i>	<i>City/State</i>	<i>ZIP</i>	<i>Principal Officer</i>	<i>Telephone/Home Page</i>
American Express Travel Related Services Company, Inc.	200 Vesey Street	New York, NY	10285-4775	Dave Whittman	212-640-5100
Citicorp Services, Inc.	Citicorp Plaza - Ninth Flr	Chicago, IL	60631	Helen Roppel	312-977-5000
Interpayment Services, Ltd.	Scotia Plaza, 100 Yonge St	Toronto, Canada	M5C 2W1	Lisa Douglas	416-981-2192
Societe Francaise du Cheque du Voyage	c/o American Express Company, 200 Vesey Street	New York, NY	10285-4775	Ann Schepp	213-640-5100
Thomas Cook, Inc.	Scotia Plaza, 100 Yonge St	Toronto, Canada	M5C 2W1	Lisa Douglas	416-981-2192
Travellers Cheque Associates, Ltd.	c/o American Express Company, 200 Vesey Street	New York, NY	10285-4775	Ann Schepp	212-640-5100



Bankers Trust Company advertisement  
for travellers checks – 1920

## Credits

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### PHOTOS

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California Credit Union League

Savings Bank of Mendocino County

Farmers & Merchants Bank of Central California

The Mechanics Bank

California Historical Society

Wells Fargo Bank History Department

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